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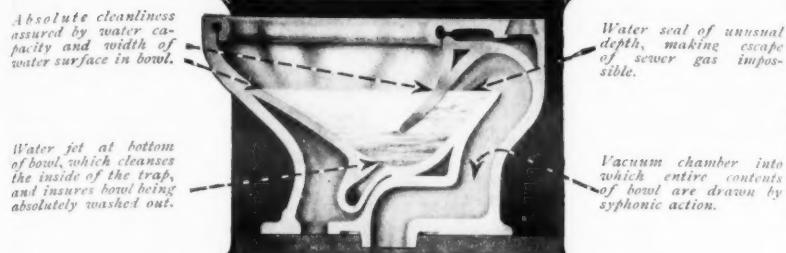
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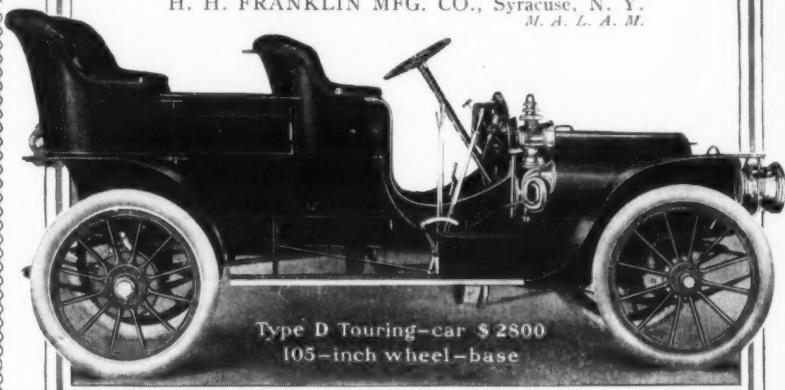
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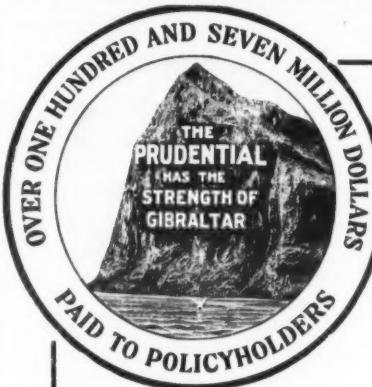
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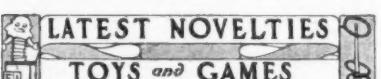


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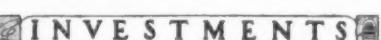
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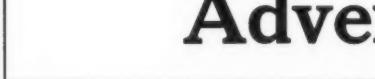
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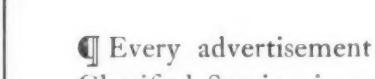
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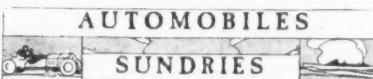
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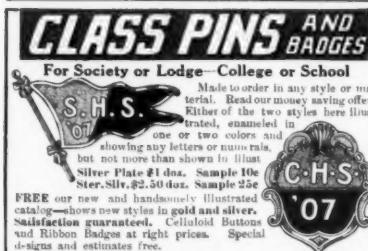


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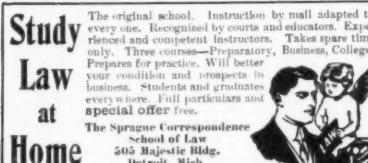
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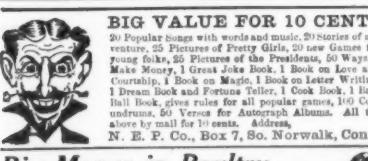
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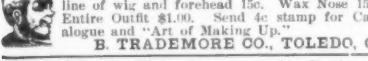
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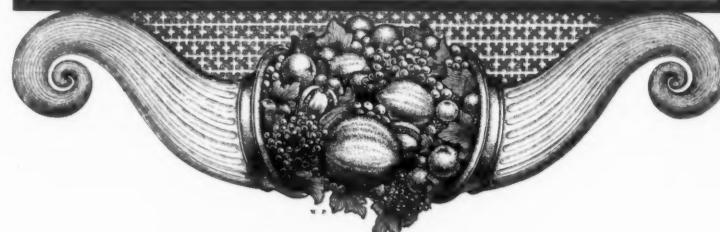
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IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

EDITORIAL BULLETIN



NEW YORK, SATURDAY, DECEMBER 29, 1906

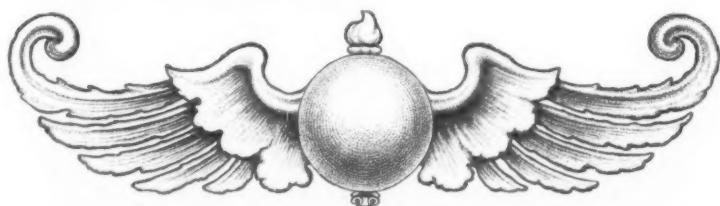
Samuel E. Moffett is the Father Time of our editorial staff. With his hour-glass he measures from week to week the course of human destiny, and by means of his journalistic scythe he garners in the blossoming events and ripening news paragraphs, which he binds into sheaves and lays temptingly at the feet of our readers. To paraphrase from the poet, "There is a reaper and his name is Moffett." Who, then, could be more timely to begin the New Year than Mr. Moffett with a general marshaling of the world's deeds and misdeeds during the past twelve months? "Time will tell," says the old wife's proverb. So will Mr. Moffett. "Time flies," continues the maxim—but here the resemblance ceases. Mr. Moffett sticks close to the earth and gets the facts substantially as he sees them, only ascending aloft occasionally to record the feats of Mr. Santos-Dumont or Professor Langley.

Indeed the year 1906 has given the Recording Angel plenty to do. Two cities on our continent have been wrecked by earthquakes and several American municipalities have been disturbed by political upheavals. Our President has been devoting his time to canals, railroads, colored troops, ambassadors, and orthography, and a few Senators and captains of industry have been devoting considerable time to the President. During the past few months the American people have cooled Cuba, suppressed Hearst, and made a new record in polar discovery. This is merely a hint of what Mr. Moffett will march past us in review. F. T. Richards will illuminate some of the more thrilling events with miniature cartoons.

"You Eastern people make me tired," writes a Californian. "You are trying to settle the Japanese question for us and you don't know a Jap from a hole in the ground." These words, though spoken in wrath, were no doubt inspired by a great deal of premature criticism from the East. It was easy for the people of the Atlantic Coast to raise a sympathetic banzai for the heroes of Liao-Yang, but would we enthuse over the prospect of these same heroes—full-grown Japanese coolies—occupying desks in the public schools next to our little children? Does the public school situation in San Francisco arise out of prejudice or principle? Just what kind of citizens is the Mikado piling into the Pacific ports, anyway?

Mr. Palmer is in San Francisco with no further instructions from us, of course, than to send us the facts as he sees them. The recent war with Russia has caused us, maybe, to idealize the Japanese too much. Or possibly, on the other hand, the people of the Pacific Coast are suffering from Japophobia, the Anglo-Saxon race being subject to kindred diseases. We have not drawn any conclusions yet, because we are awaiting Mr. Palmer's testimony, which we will print in our next issue.

William Kent, whose reminiscences of the San Francisco earthquake adorn this number, says that he has run what the book reviewer calls "the gamut of human experience." Many other people who have been through the earthquake feel the same way about it. We hope you will like Mr. Kent's article, because he is wholly in sympathy with the most human city on the continent—the coquette, the artist, the comedienne among cities—"La Cigale," who capered and laughed in the sunshine, but when there was storm and ruin showed herself to be the mother of men and women.



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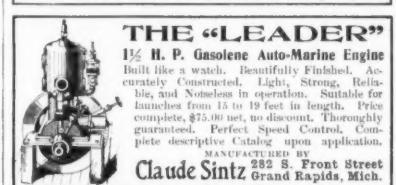
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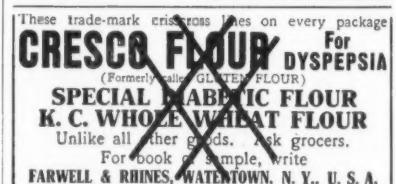
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"Under the Act of Congress of June 30, 1906."

THESE are the words that must be attached to every article of meat and meat food products offered for sale in interstate and foreign commerce. This is the law of the United States. Its purpose is to assure the public that only sound and wholesome meat and meat food products may be offered for sale.

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You are familiar with the metallic tap-tap of the machinist when he inspects the wheels of the railway coach; you are familiar with the methods employed in the inspection of gas meters, street lamps, street car indicators, telephones, and many other forms of commercial and public activity. We should like to make familiar to you just what "U. S. Inspected and Passed" means as applied to **Swift & Company**, who supply a large proportion of the meats and meat food products consumed in America.

There is only one absolutely satisfactory method by which you can obtain this familiarity, and that is by seeing the law put to the daily test.

Swift & Company cordially invite you to visit any of their modern packing plants at Chicago, Kansas City, Omaha, St. Louis, St. Joseph, St. Paul, or Fort Worth, and see the United States Government, through

its inspectors, carrying out the provisions of the Act of Congress of June 30, 1906.

Any person who is unable to visit one of the Swift packing plants, where we dress and prepare for market Beef, Mutton, Pork, Veal, Poultry, Hams, Bacon, Lard, Sausage, and other meat food products, will be cordially received at any of the Swift distributing houses—we have



Fac Simile of the Government Inspection Label on Swift's Wrapped Smoked Meats

them in nearly every city in the United States and Great Britain—where U. S. Government Inspection will be explained and demonstrated. You, as a user of Meats, Lard and other food supplies, are vitally interested in the products prepared by **Swift & Company**. We believe that you will, when you see how effectively we are carrying out the regulations of the Secretary of Agriculture, always mentally associate "U. S. Inspected" and the name of "Swift" with everything that is good, wholesome and appetizing in meat and meat food products.

Our packing plants are always open to the public. No passes are required and no introduction is needed to secure admission. Polite attendants, who will cheerfully answer questions and give information, will be found in every department. We sincerely wish you to know all about Government inspection—wish you to know just what it means to you as a consumer—and the best way to know is to see it in operation in one of **Swift & Company's** establishments.

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By LOUIS F. SWIFT, President



General View of Swift & Company's Plant, Union Stock Yards, Chicago. This Plant Covers Forty-Nine Acres of Land.



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THE FLYING DUTCHMAN OF TO-DAY

PAINTED BY HENRY REUTERDAHL

Collier's

THE NATIONAL WEEKLY

THE DRAMATIC ANALYSIS of Senator DRYDEN's story printed in this number shows the chief source of his fortune in the power granted to him by the amiable New Jersey Legislature to make his own division of the policy-holders' money; to decide how much to retain for his own enjoyment, and how little he could safely pay back to the rightful owners. DRYDEN has thousands of agents, circulating among the poor, gathering his golden flood of premiums. For these agents the wage-earner pays. Out of the premiums DRYDEN enriches the surplus, and later divides the profit with his associates. Out of every dollar paid to the Prudential by wage-earners about forty cents is grabbed; sixty cents is saved for the policy-holder. This robbery of wage-earners pleads urgently for Mr. LOUIS BRANDEIS's plan for conducting industrial insurance through savings banks, which pay back to depositors every cent they receive, and more. Bills providing for Mr. BRANDEIS's plan will be introduced this winter into several Legislatures, among them New Jersey's. Shall this bill pass? Shall the president of the Prudential be returned to the United States Senate? Is the New Jersey Legislature still "amiable"?

A WORD TO JERSEY TIMIDITY WAS THE REAL CAUSE of the House of Representatives' failure to increase the salaries of its members. It justly increased the payment of the Cabinet members, the Speaker of the House, and the Vice-President from \$8,000 to \$12,000 a year, and it would have increased the salaries of Representatives had it not feared a popular outcry. Had such an outcry occurred, memory of the unfortunate back-pay grab would have been its principal cause. When salaries of Representatives were fixed, the cost of living in Washington, as members of Congress live, was hardly more than a third of what it is to-day. The Senators ought not to scruple about adding to the House bill a raise for members of the House and of the Senate. If they A CHANCE FOR THE SENATE wish to be scrupulous about money, they will have plenty of opportunity to be so for the public benefit. The present is an occasion on which their scruples would be an added injury to good government. Last winter the Senate reminded the country that it was a body capable of bold and useful service. Its principal weakness is the indirect ways in which some of its members are enriched. To raise salaries would give the poor and honest Senator a better chance and reduce the temptation to receive favors and to grant them. In a democratic government the national legislature ought not to be closed to men who have no other source of income than their salaries. It ought not to be made up of men of wealth plus men not too scrupulous about indirect rewards.

A POWER IN THE LAND is WILLIAM RANDOLPH HEARST. The people have a right, therefore, to be informed occasionally of his use of power. We nourish, for our part, a faint hope that he may come to use this power for greater good. Recent incidents in Chicago are rather dashing to this hope. Traction complications form a pressing issue in many cities, and Chicago's vigorous effort to solve hers have been followed with eager interest in other towns. Mayor DUNNE and WALTER L. FISHER are on the verge of successful solution. The one is an official thoroughly devoted to the people's welfare, the other is equipped to handle the vastly complicated legal, business, and political problem as few men anywhere are equipped. A letter in which Mr. FISHER embodied his conclusions was enthusiastically praised by the Chicago papers, including the ones controlled by Mr. HEARST. Now, however, that those conclusions have been put into a proposed ordinance, the "American" and the "Examiner," bored by sharing a position held by their

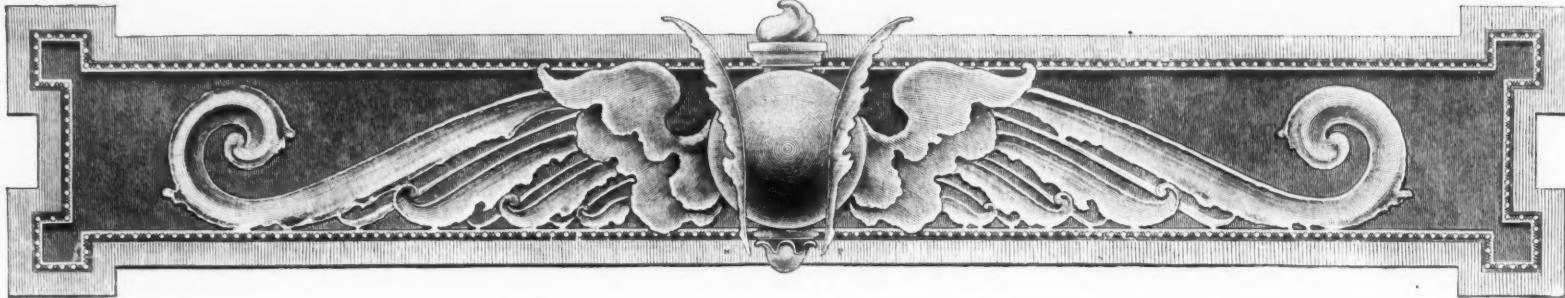
rival papers, have decided to oppose the Fisher-Dunne program, in hopes of acquiring more limelight for themselves. In doing so they follow a method which is the Hearst reliance. The "American" says, in heavy type, that the ordinance "only allows the city to purchase for municipal operation, though the city has no present authority to operate." This statement boldly ignores Section 22 of the proposed ordinance, to which Mr. HEARST's attention is besought. "The terms of purchase are made prohibitory as far as possible." Truthfully put, this means only that the city is prevented from taking franchises away from one company and giving them to another without advantage to the city or recognition of obligation to the company providing funds and performing the needed work of rehabilitation, which obligation is carefully limited and is definitely written into the ordinance. There are several gross misrepresentations along this line. Endeavor is made to mislead the public into thinking the plan interferes with the progress of underground transit, which is wholly false. "They seek to take the service regulations away from the Council." How absolute this falsehood is may be seen in the ordinance, Section 35. The Board of Supervising Engineers is one of the best schemes of the kind ever devised, and in no way limits the police power. "Five-cent fares are made absolute for twenty years." Read the section about turning the city's share of profit into reducing fares. So much for TRUTH. Mr. HEARST, knowing the potency of ethical ideas, calls his opponents "Gray Wolves." That term in Chicago has long meant aldermen who are corrupt. Mr. HEARST uses it to describe those who fail to take orders from his paper.

HEARST IN CHICAGO

IT IS ALL RIGHT, old man. We never intended to connect you, in obliquity, with His Whiskers. TOM WATSON, whatever his vagaries, belongs not with the Colonel Manns of this vale of tears. He writes to us as follows: "I am too busy with the bringing out of my own magazine to pay much attention to the published statements of the notorious old hoop-skirt and exposed fraud known as Colonel MANN." We are sure you are, Tom. "In his latest rush into print the Colonel did not say much about that \$9,000 he owes me." Alas, that's serious. If you can see that \$9,000 again, you will break a record, and the Colonel's heart. "If it would not be so hard on ANANIAS, I would compare Colonel MANN to that less expert and voluminous liar." Don't do it, WATSON. There's nothing in it. The Colonel has flatterers enough. "Among knaves, Colonel MANN must be admitted to be WITH TOM what Beau BRUMMELL was among dandies, the pink of perfection. Other knaves may excel him in some one particular, but as an all-round rascal his match would fatigue a search-warrant." It would. It would. But what can you do about it? His victims have included many richer and also shrewder men than you. It is because of your simple nature that sympathy from the world really should be yours. "Some of the most savage abuse which it has ever been my lot to bear was heaped upon me by those who assumed that, because I was connected with Colonel MANN, my character was as bad as his. The public could not know that at the time I made my contract with Colonel MANN I was totally ignorant of his true character." In justice to you, TOM WATSON, the public ought to know.

SYMPATHY WITH TOM

ONE HUMAN ATTRIBUTE is the tendency to construct absolute laws from what we have seen ourselves. Letters to editors often reek with such conviction, and sometimes editors inflict it on each other. Our esteemed contemporary, the



"Morning Telegraph" of New York, is published for individuals interested in actresses and racing horses, and who shall say its field is not a worthy one? When, however, it scolds this paper because Mr. FREDERIC REMINGTON allows a man to walk alongside a team and drive from the off side, it reminds us

of what a happy little world it lives in, up
D R I V I N G there, not far from where Eighth Avenue is intersected by Broadway. There is, dear Tenderloin friend, some territory west of Eighth Avenue, even though that is where most of the theatres end. A teamster on foot drives sometimes on one side, sometimes on the other. A man skidding logs stands or walks on the up-hill side of the log, and if he did not it is likely the cook would have no need to get his supper ready.

A N UNFORTUNATE and regrettable incident in the fight between the trust and the farmers" is the general tenor of the comment of local Kentucky and Tennessee papers about the burning of tobacco warehouses in Kentucky. Either these papers are too cowardly to speak their minds in terrorized communities, or else, in common with much of what ought to be the best public opinion there, they condone the crimes. To justify these burnings on the ground that they are measures of retaliation against the trust would, even if true, be as cowardly as the crimes themselves. The American Tobacco Company was not concerned or affected by the crimes committed. The warehouses burnt belonged to independent companies. The Amer-

ican and all its affiliated companies do not buy
A R S O N thirty per cent of the tobacco grown in the district. The truth is, it is the old case of the "scab." Those within the organization wish to coerce into membership those who remain out of it. Those who remain out have suffered the destruction of their growing crops and the burning of their barns. The burning of the warehouses is but another move of the same kind, designed to deprive the non-members of a place to sell their crops. The unfortunate manufacturer is destroyed as a pawn in the fight between association members and non-members. We shall have, presently, some unpleasant history to record concerning the past of the American Tobacco Company, but nothing so brutal and outrageous as these crimes by the farmers of Kentucky and Tennessee.

T H E FARMERS' UNION in the tobacco-growing districts of Kentucky and Tennessee, modeled somewhat along the lines of labor unions, has from time to time attracted our favoring attention. It seemed an experiment which might, under wise, strong, and high-minded leadership, accomplish as much for the prosperity and self-respect of its members as the better labor unions. The strong and firm restraining hand which is essential to such organizations does not now seem to have been secured. On the 10th of August last an insurance company in New York received from the little town of Princeton, Kentucky, two letters. One began: "We are determined to put JOHN ORR out of the tobacco business"; the other began: "We hereby notify you to cancel insurance on JOHN ORR and STEGER," and both letters went on to state that within a few weeks or months these and other tobacco warehouses would

UP TO THE LEADERS be burnt. One night in December, several hundred armed men, "night-riders," acting in a systematic and orderly manner, shortly after midnight, rode into Princeton, seized the telegraph and telephone offices and the police headquarters, set fire to the tobacco warehouses, and guarded the flames until destruction was complete. No sporadic individual outbreak of crime was this. It was the work of organization, well planned out. We make no intimation, of course, that it was the official work of the Tobacco Growers' Association. The lowest order of intellect capable of being elevated to leadership would understand that such crimes, even in so tolerant a community as Kentucky, must hurt the organization. But this arson was the direct expression of passions which the promoters of the Association, in soliciting recruits, have aroused. Moreover, the Association, in appealing to the outside world for support, has steadily claimed that it included practically all the farmers in the district. If this is

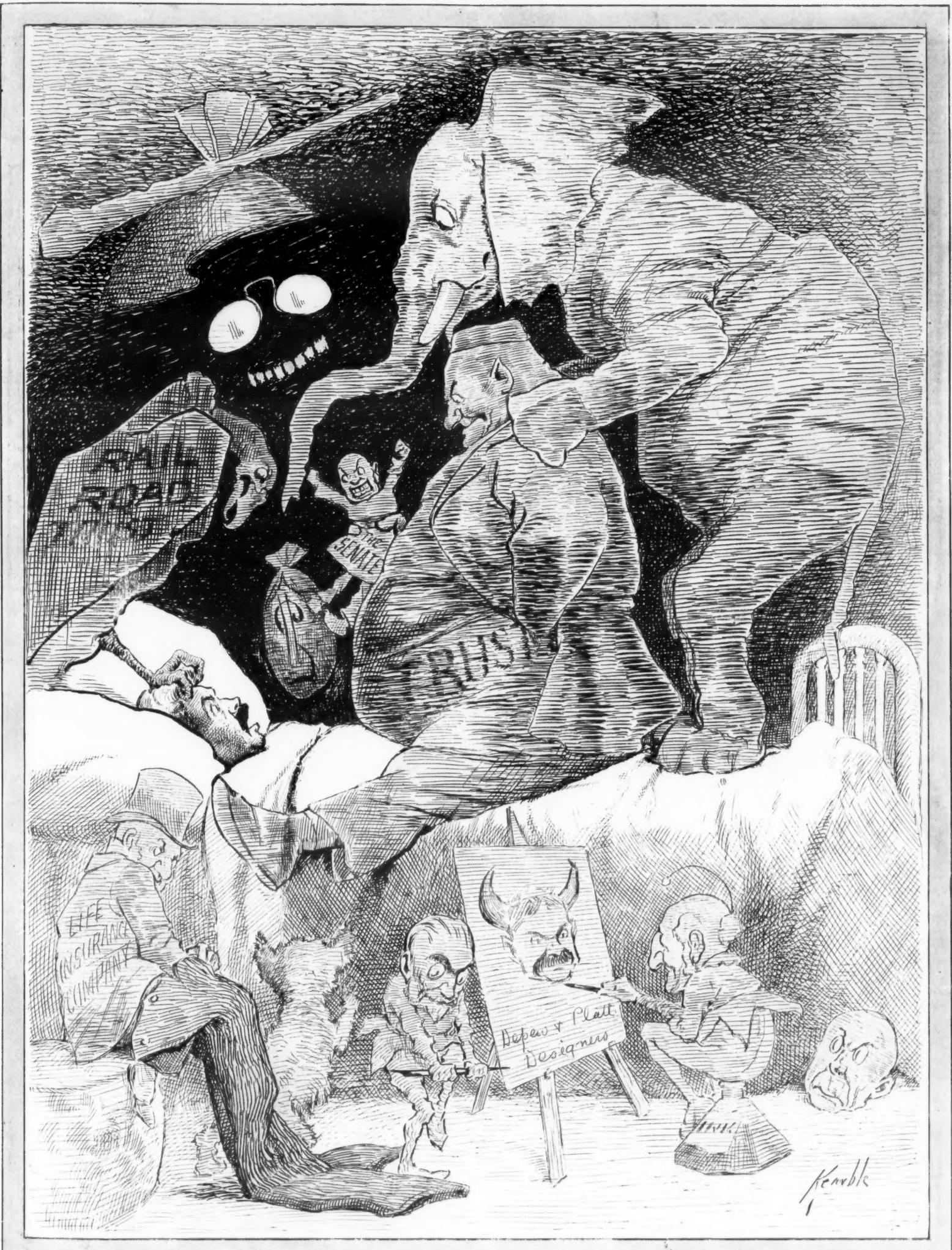
true, their organization and the organization which committed the crimes must heavily overlap. Also, if this is true, the Association must control such a preponderance of public sentiment as will be able—if it so desires—to insist upon the detection and punishment of such widespread crime.

ONE BY ONE the sentinel coyotes of the fraud-medicine trade come out of their holes, emit a tentative yap, and wait to see what happens. "Leslie's Weekly," in this rôle, gives voice to a chaste regret over the exposures of dangerous patent medicines. "It is now stated on unquestioned authority," it editorializes plaintively, "that certain nostrums, singled out for attack in this way because of the large percentage of cocaine, opium, and other dangerous drugs which they contain, are enjoying an immensely increased sale on account of this free advertising." We should like to know "Leslie's" "unquestioned authority." If it is any less questionable than "Leslie's" itself, we should be glad to publish it. Meantime our contemporary's grief over the increased sale of "dope" medicines is puzzling. If "Leslie's" regrets the sale of opium-containing patent medicines, why does it advertise them in its own columns? Why does it go farther, to the very limits of journalistic prostitution, indeed, and print as its own matter, giving thereto the countenance of its own editorial policy, paid exploitation of a system of quackery based upon the secret administration of morphine? If its editorial repetition of an out-worn Proprietary Association argument is inspired by altruism, and not by mercenary hypocrisy, why did it, in a succeeding issue, sell its columns to the uses of one of the worst of the sexual "remedy" species of depravity? "Tact and good judgment have not been conspicuous in the literature of exposure" (of patent medicines), "Leslie's" thinks. Nor, we would add, in the literature of their defense.

RESPONSE EXPECTED

IN THESE COLUMNS we were recently inspired by some impulse to frisk, to prank, to jig-step, as relief from the weight of editorial cares. During that nimble moment we coined a new verb. No sooner was the word born than a suspicion seized us. We dropped the sputtering pen, flew to the dictionary, and, with the gaze of a hunted thing, reviewed the accusing columns. We swooned. The word was not there! Then troubled Conscience rapped at the fainting "THEODORIZER" senses and restored us to despair. "You have brought the word into the world," cried the sad-voiced mentor; "now what does it mean?" "'Theodorize,'" we quavered lamely, "comes from the words 'Theodore,' a president, and 'deodorize,' to make fragrant. It may be classed with such words as 'Morganize' and 'epi-Taft.' It is an active, transitive, non-partisan verb, and if it isn't in the dictionary it ought to be."

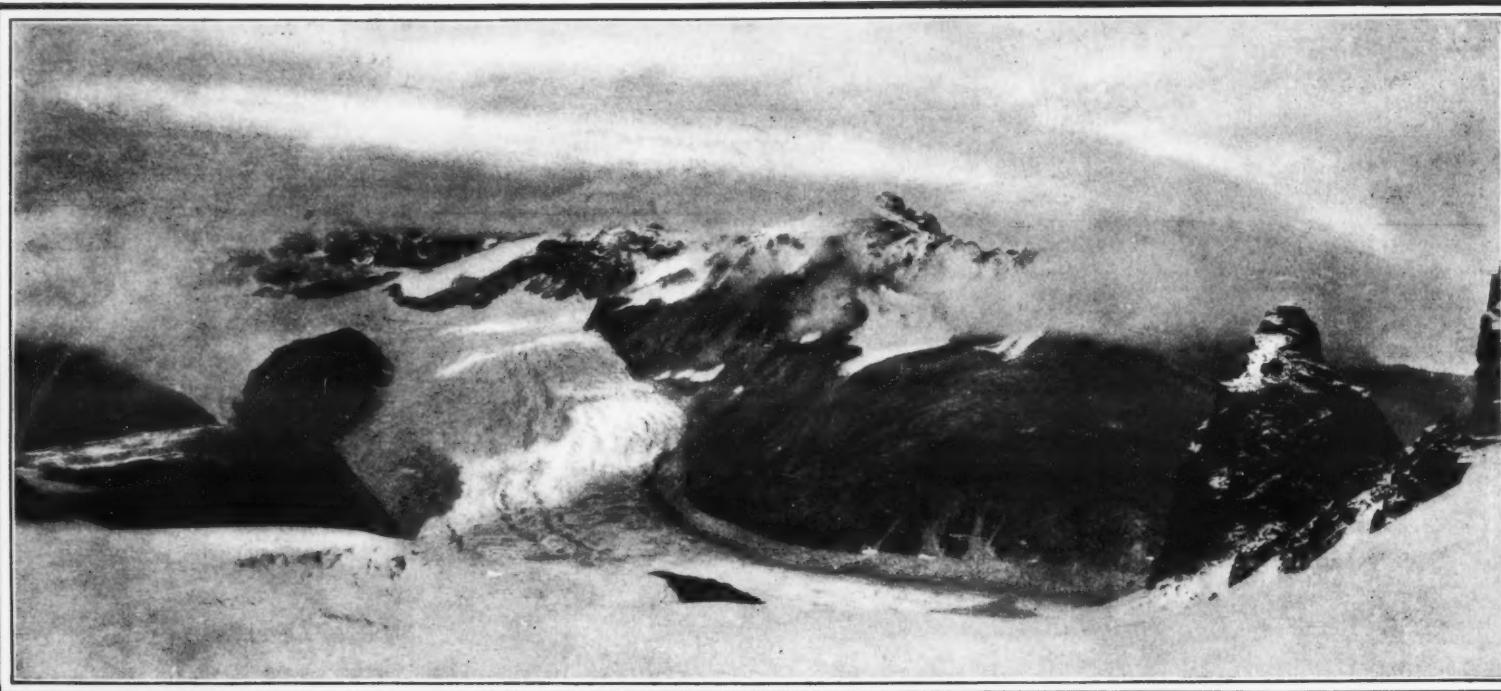
EVERY SCHOOLGIRL has heard of HALL CAINE. Many schoolgirls have heard of WILLIAM SHAKESPEARE. In the light of this dual knowledge it becomes our duty to choose, and that quickly. According to the maxim of ALEXANDER, two suns in the same heaven are a disagreeable phenomenon. Which shall it be—Master SHAKESPEARE or Mister CAINE? SHAKESPEARE has merit in his way. He was discovered, patronized, and exploited by no less a personage than MARIE CORELLI, and has even been quoted (with interpolations) by RUDYARD KIPLING. HALL CAINE, on the other hand, needs no other discoverer than himself. He has more than genius—he has initiative. He is at once his own COLUMBUS and his BARNUM. Having easily established himself among the Immortals, **A QUARREL ON OLYMPUS** he is prepared to deal his rival the final sleep. SHAKESPEARE, he says, wrote thirty-seven plays, mostly melodramas and musical comedies. Thirty of these productions are useless, save as wrappers for inferior brands of soap. As to the other seven—well, have you read CAINE'S "Prodigal Son"? The author of "The Christian" is doing a Christian act by ridding the garden of English literature of the weeds which have flourished for generations. But the ghost of SHAKESPEARE is perhaps a jealous spook. May he not retaliate? May not the bibliophiles of 2107 fill fat folios with the discovery that "The Manxman" and "The Deemster" were written by an Irishman named BERNARD SHAW?



A NEW-YEAR'S NIGHTMARE

Our cartoonist is visited by his favorite subjects, who demand better treatment during the coming year

THE HIGHEST MOUNTAIN IN AMERICA



The summit of Mt. McKinley, the top of the continent piercing arctic skies at an altitude of 20,464 feet, on which the American flag was planted by Dr. Frederick A. Cook on September 16th last

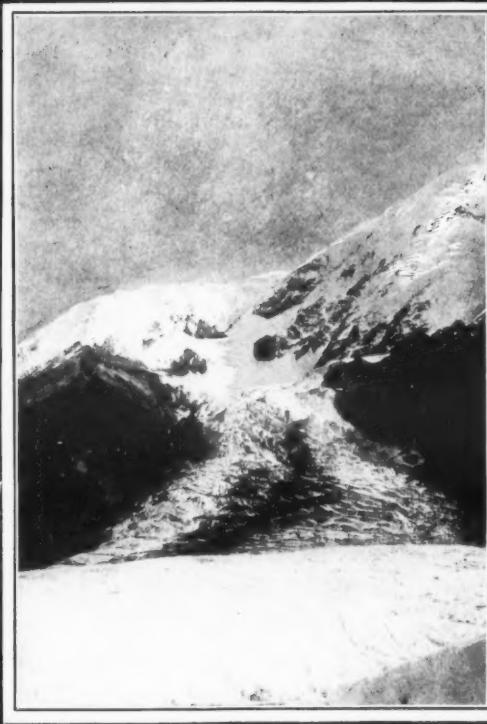


Chipping for a footing among gloomy ice-grottoes

THE top of North America's highest peak, Mt. McKinley, which lies in the very heart of Alaska, was reached on the 16th of last September by Dr. Frederick A. Cook, who accompanied Peary on his arctic expedition of 1891-2, and who was also a member of the Belgian antarctic expedition of 1897-9. After landing at Cook Inlet, on the Alaskan coast, early in the summer, Dr. Cook and his party traveled overland by horses and up the coast rivers by small boats. On the 8th of September they started to ascend the mountain. After climbing eight days they reached the highest point, an altitude of 20,464 feet. With the temperature registering sixteen degrees below zero in rarefied atmosphere, the stay on the apex of the continent lasted but twenty minutes. The descent occupied four days; just half the time of the ascent



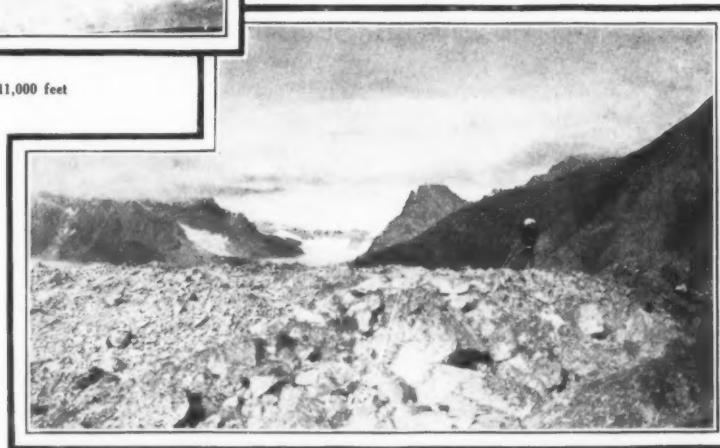
Breaking camp at 11,000 feet



A glacier that starts a ceaseless downpour of avalanches



North America's highest mountain swept by frigid clouds of snow



The gateway in the foothills northeast of Mt. McKinley

WHAT THE WORLD IS DOING

EDITED BY SAMUEL E. MOFFETT

FRANCE AND ROME

ON the 11th of December the Catholic Church, to which the great majority of Frenchmen nominally and the great majority of French-women sincerely, belong, became an outlawed organization in France. The Church buildings and other property passed into the hands of the State, the priests and bishops became homeless, and the little clerical salaries guaranteed by the Government were abolished. It had taken many years of dissension to bring affairs to this tragic point. Under the Concordat concluded by First Consul Bonaparte with Pope Pius VII in 1801, which, with subsequent revisions, had governed the relations between Church and State in France for over a century, great powers of regulation had been conceded by the Vatican to the French Government. Bishops and archbishops were nominated by the secular authorities, were required to swear allegiance to the Government, and were in fact public functionaries. French cardinals received instructions from the Government before attending a Conclave for the election of a new Pope, and French prelates were forbidden to leave their dioceses without permission from the civil authorities.

These relations were workable as long as France was governed by men who from inclination or policy were on good terms with the Church, but they became galling when French ministries began to be filled with statesmen actively hostile not only to "clericalism," but to all religion. The friction was increased by the fact that devotion to the Church became a pose among the Royalist aristocracy, and so became confused in many minds with hostility to the Republic. Leo XIII did much to disarm this feeling by the many proofs he gave of friendship for the French Republic, but it was brought to a head by the Dreyfus agitation in which the state of things prevailing in the army was charged by the friends of Dreyfus to clerical instruction.

When the Ministry of Waldeck-Rousseau undertook to assert the supremacy of the civil power in the State it adopted as part of its policy a law placing religious associations, especially those engaged in instruction, under more rigorous control. This law was executed by the next Premier, Combes, much more severely than its authors had intended. Between those associations which refused to make the required declarations and those whose declarations were rejected by the Chambers, at the instigation of the Government, a large majority of the religious orders found themselves exiled from France. A notable case was that of the Carthusian monks, the richest order in France, who were expelled from their monastery of La Grande Chartreuse in March, 1903, and took refuge in Spain. The Government took up the manufacture of the famous cordial of which the monks had possessed a monopoly for centuries, and trade wars and litigation have been in progress ever since.

The final rupture came in April, 1904, when President Loubet went to Rome to return a visit which the King of Italy had paid to Paris the preceding year. It was the first time the head of a Catholic nation had defied the Vatican by such an act since the Italian occupation of Rome. The Pope protested to the Powers through his nuncios,

and the tone of the protest was angrily resented by the French Government, which broke off diplomatic relations with the Vatican and took up in earnest the project, often discussed, of denouncing the Concordat and separating Church and State. The Separation bill was introduced in due time and pressed to passage, becoming a law on December 11, 1905. It renounced the right of the State to nominate bishops, abolished future clerical salaries, while providing for payments to the priests then in receipt of them, and provided for the management of Church property by "associations cultuelles" composed of laymen. It allowed a year for the acceptance of its provisions, after which the State was to take possession of the property where associations had not been formed, and unauthorized religious services were to be illegal.

As the year wore on anxious attempts were made to devise some form of cultural association that would comply with the law without violating the constitution of the Church. It was thought at one time that such a plan had been found, but the Pope

LAND AND SEA

IN this time of breathless Presidential industry the term "special message" has ceased to have any meaning, but there are certain recommendations that should not be lost to sight amid the stream of Executive advice flowing unceasingly upon Congress. One of them relates to the land laws. The President repeats, what has been notorious for years, that the effect of the Timber and Stone Act is to turn over the public timber lands to great corporations, that the Desert Land Act lends itself to frauds by speculators, that the commutation clause of the Homestead Act serves in a majority of instances to defeat the purpose of the law, and that the laws affecting coal and other mineral lands need thorough revision. He favors a system under which coal, oil, and gas rights could be leased, under proper restrictions. In view of the fact that the value of the coal lands in the Indian Territory alone has been moderately estimated at four billion dollars or more, it is clearly not less important to prevent the use of this great public resource for the creation of new swollen private fortunes than to clip existing fortunes by means of inheritance and income taxes. The President asserts that the money value of the present national forest reservations now considerably exceeds a billion dollars. He makes the reasonable recommendation that a small working capital for the proper development of this vast property—say five millions—be advanced from the Treasury to the Forest Service, to be repaid in instalments, with interest, out of the profits of the woodlands.

In another message the President urges a reform in the system of naval promotion. The victories of the War of 1812 were won by young captains. Since the Civil War the operations of the law have been such that our officers have not reached command rank until about the time they should be retiring. Attempts have been made from time to time to remedy this dangerous condition, which makes the energetic and efficient handling of our fleets in war impossible, but without success. The President presents a table showing that while the youngest captains in the British and Japanese services are thirty-five and thirty-eight years old, respectively, the youngest in our navy is fifty-five. The average length of service in the captain's grade in the British navy is 11.2 years, in the Japanese eight, and in ours four and a half years. There are flag officers in the British navy forty-five years old, and in the Japanese forty-four, while the youngest in ours is fifty-nine. A British flag officer has on an average eight years for gaining experience in handling fleets, and a Japanese eleven years. In our navy a Rear-Admiral is retired on an average a year and a half after reaching flag rank. Practically he has no chance to gain experience at all. The correction of these anomalies not only would cost nothing, but according to the President it would save more than five million dollars in the next seven years, and it would be worth more to the efficiency of the service than new battleships. The message also urges the restoration of the rank of the Vice-Admiral, the absence of which compels our fleet commanders to trail along behind foreign juniors commanding weaker forces.



CARDINAL RICHARD

Archbishop of Paris, evicted from his palace December 17

decided that it was inadmissible, and that the new law could not be reconciled in any way with the Church's principles. At the last moment M. Briand, Minister of Public Worship, issued a circular in which he authorized Prefects to permit religious services under the old Public Meetings' law of 1881, even where the Separation law of 1905 had not been complied with. Under the Act of 1881, meetings could be held on a simple declaration by two persons, and M. Briand announced that one declaration would serve for a year. But the Vatican refused to accept this offer, and forbade the priests to make the required declarations. When the critical day came both sides acted with restraint, and on the 15th M. Briand introduced a new project of law designed to meet some of the objections urged against the original Separation Act. It abandoned "associations cultuelles," and provided for renting religious edifices to the Church authorities.



The original Independence Hall at Philadelphia which is being duplicated at Hampton Roads

ONE CAUGHT

THE mills of the gods into whose hopper the insurance swindlers were thrown last year have finally ground out a two-year prison sentence at hard labor for George Burnham, Jr., vice-president and general counsel of the Mutual Reserve Life Insurance Company. Burnham was convicted on December 11 on a charge of larceny in using the funds of the company to repay a loan said to have been made to President Frederick W. Burnham, concealing the payment by false entries on the books. He was sentenced on the 17th by Judge Greenbaum, who said, in answer to a plea for lenity:

"I can not . . . escape the fact that when crimes are committed by men of superior intelligence, entrusted with sacred charges that affect the welfare and interest of thousands in the community, it becomes the unflinching duty of the court to act in no uncertain manner, to the end that offenders of this class may realize that the consequences of detection and conviction of their crimes will be the same as those that come to the ordinary common criminal—that of imprisonment."

Burnham's brother, Frederick, the president of the company, and Vice-President Eldridge are under indictment and will be tried next. Scandalous revelations affecting a former State Superintendent of Insurance, "Lou" Payn, cropped up in the first trial and may be more fully ventilated in the others. The Grand Jury is now investigating the New York Life.

GERMANY'S CRISIS

GERMANY has been suddenly plunged into the throes of an electoral crisis. In a debate in the Reichstag lasting for six days the conduct of the German officials in Southwest Africa was mercilessly criticized, both by the Socialists and by the members of the Clerical Centre, upon whom the Government had previously depended for its majorities. The most frightful charges of cruelty, surpassing the atrocities in the Congo State, were brought against the German colonial officials. The result was that on December 13 the demand for a supplementary appropriation of \$7,300,000 for carrying on the war against the rebellious natives was defeated by a vote of 178 to 168, the majority consisting of Socialists, Clericals, and Poles, and the Government receiving the support of the Liberals, Radicals, and Conservatives. As soon as the vote was announced the Chancellor read an imperial decree dissolving the Reichstag. The elections were fixed for January 25. Germany is now fighting a political campaign on entirely new lines, whose outcome may have the gravest consequences.

Some of the pictures sent to Congress with the Panama Message



The Obispo Cut, with the American flag displayed overhead



Introducing modern methods of paving in the streets of Panama



Model of Independence Hall to be the Pennsylvania Building at the Jamestown Exposition

DESIMPLIFIED

A SIMPLIFIED little tombstone is all that remains to remind the world of the President's simplified spelling order—that is, for those who are not in personal correspondence with the White House. The President's own manuscript letters are still orthographically "clipt throughout," but as far as printed documents are concerned the reform has been "dropt, and that is all there is about it." The Supreme Court dealt the first blow, by hinting that simplified citations were not its real decisions. When Congress met, the House Committee on Appropriations grilled the Public Printer for simplifying the Book of Estimates. Finally, on December 12, the House put an amendment into the Legislative, Executive, and Judicial Appropriation bill providing that no money appropriated in the act should "be used in connection with printing documents authorized by Congress or either branch thereof unless the same shall conform to the orthography recognized by generally accepted dictionaries of the English language." The amendment was adopted by a vote of 142 to 25, Mr. Longworth loyally going down with the simplified ship. The President gracefully bowed to the sentiment of Congress and agreed to withdraw his order to the Public Printer, whereupon the House struck out its amendment to the appropriation bill and adopted instead a resolution declaring it

W. H. Taft, Secretary of War Elihu Root, Secretary of State

President Roosevelt

Leslie M. Shaw, Secretary of the Treasury

Charles Bonaparte, Secretary of the Navy

Victor H. Metcalf, Secretary of Commerce and Labor



George B. Cortelyou, Postmaster-General

Ethan Allen Hitchcock, Secretary of the Interior

William H. Moody, Attorney-General

James Wilson, Secretary of Agriculture

PRESIDENT ROOSEVELT AND HIS CABINET AS IT WAS AT THE CABINET MEETING OF DECEMBER 4

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to be the sense of the House that in printing public documents the Government Printing Office should "observe and adhere to the standard of orthography prescribed in generally accepted dictionaries of the English language." The Government printers are now freed from a nightmare of confusion that has made life a burden to them, and the public documents printed during the three months and a half in which the Presidential order was in force are already in demand as curiosities.

Mrs. Bellamy Storer
(See page 26)

not abandoned his own convictions, however, and will continue to use the simplified spelling in his personal correspondence, leaving the public printing to the mercy of Congress.

FREEZING IN THE WEST

THE fuel shortage in the West has reached the proportions of a public calamity. When Mr. James J. Hill said in a recent speech at Chicago that the country had outgrown its railroad facilities and could no longer get its business done with the existing plant, there was a general feeling that he had exaggerated the emergency, but the appalling conditions in a large part of the West, especially in North Dakota, make it clear that in that quarter at least things are even worse than Mr. Hill represented them. In the bitter cold of a Northwestern winter the people of many towns are absolutely without fuel. On the treeless plains there is no wood, and when the coal supply fails suffering and even death are at hand. Some farmers have burnt fences, outhouses, corn, and twisted straw. In some places the schools have been closed, and everything burnable has been brought together in the town halls, where the people have been concentrated. But death has found some victims, in spite of every shift.

OFFICIAL SALARIES

THE bitter cry of official Washington under the pressure of the increasing cost of living is becoming too loud to be ignored. It is an inexorable "condition and not a theory" that confronts the public men whose duties compel them to live at the capital. They find a dinner costs more now than a whole day's board cost when the present scale of salaries was established, and a national divorce law for Congressmen is in practical effect, since those who have no incomes apart from their salaries are compelled to leave their wives and families at home and lead a bachelor existence in Washington for half the year. The pay of the German Ambassador has just been raised by \$4,000 a year, and Englishmen are complaining that the British Ambassador's salary of \$30,000 and a free house is not enough to maintain the dignity of his position. On December 14 the House voted, with little opposition, to raise the pay of the Vice-President, the Speaker, and the members of the Cabinet from \$8,000 to \$12,000 each. But when it came to the one thing that all the members really wanted, they weakened. They did not venture to raise their own salaries, although they were all ready to admit in private that they needed the money and ought to have it. Most of those who voted against the proposition to make the Congressional salary \$7,500 instead of \$5,000 were frightened by the recollection of what happened to those who voted for the "salary grab" of 1873. But even in 1873 what especially enraged the people was not the increase in pay, but the fact that it was dated back to the beginning of the term. And in any case a man in Washington was better off with \$5,000 in 1873 than he would be with \$7,500 now.

Some Senators and Representatives, while admitting that the present scale is too low, say that scruples of delicacy would pre-

vent them from voting more money into their own pockets. Some of the statesmen who take this high-minded attitude are commonly believed to have no objection to increasing their incomes to a much greater extent by more questionable means. As there is no power but Congress that can raise Congressional salaries, those salaries seem doomed to remain forever at the present figure unless some way can be found of getting around the newly developed sensitiveness of public men.

CHICAGO WINS

THE city government and the street car companies of Chicago have finally reached an agreement, by which the traction problem is to be solved. The property of the two companies is to be valued at not more than \$50,000,000. The net receipts are to be divided in the proportions of fifty-five per cent for the city and forty-five per cent for the corporations—an arrangement that is expected to give Chicago an income of from \$2,000,000 to \$4,000,000 a year. The roads are to be entirely rehabilitated and provided with the best modern equipment, universal five-cent fares are to be granted, the car capacity is to be doubled, and the cars are to be cleaned daily and kept in the best sanitary condition. The city is to have the right to buy out the companies at the agreed value of their property, on six months' notice. Should the city fail to take over the property, the companies may continue to operate the roads for twenty years, but it is expected that municipal ownership will come within four or five years at the latest, and more likely within eighteen months. By this settlement an interminable litigation has been prevented, and Chicago is assured an immediate improvement in a notorious service. The bonds of the roads have been saved, but the water has been squeezed out of the Yerkes stocks.

The Hon. Bellamy Storer
Late Ambassador to Austria

DRYDEN AND THE PRUDENTIAL

By MARK SULLIVAN

This is the story of the rise, from very humble beginnings, of one of America's best-known Captains of Industry. It tells the romance of a vast fortune—of several fortunes, indeed, for Dryden has made not only himself but his associates rich. The story is, in addition, an accurate history of the beginnings, in America, of insurance for wage-earners, a system which now has fifteen million policy-holders, touches the pockets of one person out of every six, and probably one family out of every three

TO NEWARK, New Jersey, there came, one day in the spring of 1873, a young man of four-and-thirty. In purse he was very poor. But in his head he carried the germ of an idea which was destined to bring him riches and power. And his future was to be shared by a little group of Newark men who needed no other gift from fortune than faith in this stranger and his idea. By virtue of their faith they and their descendants form to-day a dynasty of families which controls the political and financial destinies of a commonwealth, monopolizes the sale of three necessities of life to a million people, and from seven million more collects a weekly toll which, in the gross, makes their income regal. They maintain to this day the close personal and family associations which they formed in 1873; and in the foot-hills of northern New Jersey they dwell upon a splendid set of adjoining estates which imitate and flout the ducal demesnes of England. John F. Dryden's estate and game preserve is modeled directly after Chatsworth House, the seat of the Duke of Devonshire.

Dryden's origin was very humble. He was born in a little hamlet called Temple, near Farmington, Maine, where the local papers occasionally refer to him as "Temple's honored son." When he was seven his family moved to Worcester, Massachusetts, where in the old city directories his father is sometimes set down as "bread pedler" and occasionally as "machinist." Dryden himself, between terms at school, worked at the machinist trade, and was only diverted from following it as his life work by a suddenly aroused ambition to emulate a wealthy schoolmate who had gone to Yale. In various Worcester machine shops, and by teaching country schools, he earned the money to pay for two years in New Haven. Thirty-five years later Yale supplied, with an honorary Master of Arts, the degree which illness and lack of funds compelled Dryden to abandon in the middle of his course.

On leaving college young Dryden sought employment with a life insurance company. In that employment he spent his next ten years. It yielded a none too generous living for himself and his recently acquired family, but it gave him a bent of mind, a drift of thought which was to furnish fertile and congenial soil for his great idea, when it should come to him.

Dryden came to Newark because it was a factory town with a large population of wage-earners, and to New Jersey because it had an amiable Legislature. An amiable Legislature was the first essential for the development of his idea. An amiable Legislature has been the keystone of his fortunes, his ready resource in many times of need. The first steps in building upon his idea must be charters and amended charters—and such charters as only an amiable Legislature would grant.

Why Dryden Came to New Jersey

THE charter that he wanted Dryden first tried to get from New York. "If you care for a brief history of the company," said Mr. Dryden before an investigating committee, "I will give it—why I happened to come to New Jersey with this enterprise. . . . I was a resident of New York. . . . I procured a special charter from the Legislature of New York. Governor Hoffman, then Governor of New York, vetoed that on the ground that all the powers desired were conferred under the general law. . . . He having thus vetoed that charter, I came to New Jersey, and was introduced by a mutual friend to the late John Whitehead. His partner, Mr. Morrow, was a member of the Legislature. Mr. Morrow introduced the bill which afterward became the charter. . . . I prepared that charter."

Subsequently that charter was amended and re-amended. Few sessions of the busy New Jersey Legislature but have passed an act to oil the legal machinery for carrying out the devices of the owners of the Prudential Insurance Company. Concerning these acts, more later. Any crimes that have been committed by the Prudential Insurance Company have been done by means of laws passed by an amiable Legislature in Trenton.

Mr. Dryden had got his charter. Then began the long, discouraging search for capital to back his enterprise.

Senator Dryden, addressing an investigating committee last summer, spoke unctuously and sanctimoniously of his insurance company as "without parallel in the whole range of philanthropic or

charitable enterprises." He presented a less altruistic side of it thirty years ago when he was trying to persuade hard-fisted business men to invest their money in it. He went to the men in Newark who owned factories. He pointed out that their laborers were a thrifless class. When the laborers fell sick or died the employer was called on, very often, for a subscription to help pay the doctor and the undertaker. Mr. Dryden said he had a plan which would do away with

Life insurance at five cents a week was Dryden's great idea, not as an original invention—merely as an adaptation. Only the introduction of the plan in America was his. Once in the early days, shortly after he left college, when he was working for an ordinary insurance company, while fingering over some of the journals of his trade, he read that there was a company in England which insured laborers for five cents a week and collected the premiums weekly.

That simple little paragraph in an insurance journal was one of those insignificant and unimpressive tricks of chance, marked by nothing to distinguish them from a million of the commonplace minutiae of the day's work, whose outward seeming give no hint of the destiny with which they are charged. To this obscure young man, whose circumstances gave no promise of other than a hard-working and a humdrum life, it was the pebble with which fate trips its favorites and diverts them from the unthinking path of the unchosen.

Dryden reread the paragraph. His eye dwelt upon it. His mind revolved about it. He talked to others about it. He wrote to sources from which he might get more information about it. Finally he adopted it as his own path to fortune.

Dryden, in the company he later founded, copied the English company's organization, body and spirit. At a time when his own plans began to take shape, he made, with funds furnished by his backers, a trip, of several months, to London to study the details and office minutiae of the English company. He talked to clerks and heads of departments. He examined each form and blank, and had copies made of them. From London he went to Liverpool, where he studied the field work of the business, spending weeks with the agents and collectors. Thus, equipped and ready, he returned to conquer America.

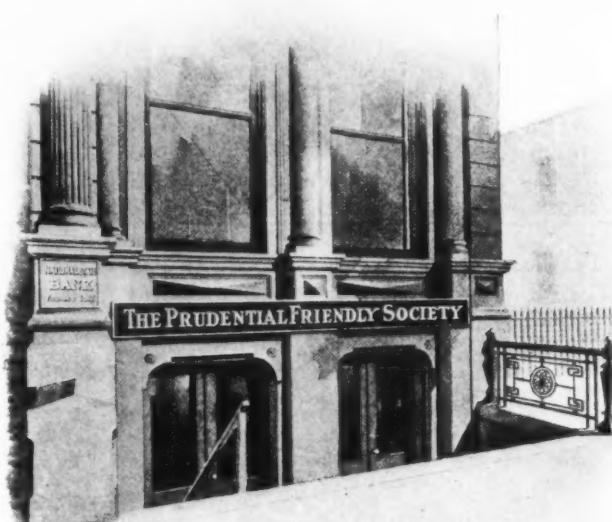
It was after Dryden had thought and dwelt upon his plan for several years that he came to Newark. The Newark men of money turned a chilly ear to it. There are men in Newark to-day, ending their lives as small shopkeepers, who had the chance—who, by risking a few hundred dollars to back the plan of a strange and friendless young man, might have ended their lives as millionaires. Those who did have faith in Dryden then now share his financial supremacy and are his neighbors on the splendid estates in Somerset County. Once he paid formal tribute to them. "To Noah Blanchard, Leslie D. Ward, and Edgar B. Ward," he said, "the writer owes it that his aims and ideals of the early seventies were carried into successful execution. Those who came into the company not only risked their money but their reputations in a venture which seemed almost certain to fail."

Newark Men Who Snubbed Opportunity

TWO discouraging years were spent in appeals to Newark men of money before Dryden had the minimum sum on which he reckoned it safe to begin business—five thousand nine hundred dollars. That is probably something less than a week's income for Mr.

Dryden now. The paltry sum and the time consumed in securing it are eloquent of the drudgery that the organizer and his associates put into the enterprise. The affluence of their later years is a bizarre contrast with the struggles of their earlier ones. For months Dryden was the entire office force, and his office was an ill-lighted basement room. At first he drew no salary at all; during 1876 his salary was \$100 a month, for the next two years it was \$150 a month. Dr. Leslie Ward, who now shares Dryden's affluence in the ownership of the Prudential, and lives on an adjoining estate in Somerset County, was one of the first men Dryden met in Newark. He introduced Dryden to Newark capitalists and helped him get together his modest capital. For three years Dr. Ward served the company as medical director without a cent of pay. Until the company was comparatively prosperous he drew less than three thousand dollars a year. To these early years of hard work and privation, when they risked all on the chance of later success, Mr. Dryden and Dr. Ward now point as justification for the munificent profits they take from the company.

Mr. Dryden worked early and late. A card in the Newark papers announced that he would keep the office open till half-past seven, evenings. He buttonholed acquaintances on the street to insure in his company. And his faith never wavered. "His whole soul appeared to be bound up in the



The basement room where the Prudential Insurance Company began business thirty years ago

this heavy drain on employers' pockets. He recited statistics which showed the large proportion of pauper burials.

To quote a sketch printed in the Newark "Standard" of that year, the leading manufacturers and merchants in the city "had been daily called upon for subscriptions to bury the poor or furnish aid in sickness or distress." To relieve themselves of this constant annoyance and expense, Mr. Dryden proposed to these leading manufacturers and merchants that they should help him to organize a society which should collect from every laborer three or five or ten cents a week, and in return give to that laborer, in case of sickness, a small sum per week, and, in case of death, the cost of burial. To the work of organizing this society Dryden undertook to contribute the energy and industry in which he was rich; from the merchants and manufacturers he begged that in which he was very poor, ready cash.

AN RECEIPT BOOK

7. If, for any cause, this Insurance shall terminate, all premiums paid on account thereof shall be forfeited to the Company, and all liability on the part of the Company under this policy shall cease; and in case for any reason the Company shall not attend to the collection of premiums payable on this policy through its agent or collector, it shall be the duty of the policy-holder (within the time allowed by the Company) to bring or send said premiums to the home office or to the Company's agent, and in event of the failure of the policy-holder to perform this duty, the Company may cancel this policy without notice to any person or persons interested therein, any statute to the contrary notwithstanding.

UNIT OR ACTION AT LAW OR IN EQUITY SHALL *

An iniquitous clause in the early policies issued by the Prudential Insurance Company. It provided that once the policy-holder failed to keep his insurance up he lost all he had paid in, no matter how much it was or how long he had been paying

idea," says a contemporary associate; "he often talked with me about it and prophesied its coming success."

Two and a half years after Dryden came to Newark, at the end of 1875, just two hundred and eighty-four policies were in force. Then an advertisement was put in the Newark papers calling for agents, both men and women, to canvass from house to house. With these, five, and then ten, and then twenty policies a day were written. Dryden prodded and cajoled the agents to the limit of their energy. He inaugurated contests between agents, and awarded prizes. He devised systems of higher commissions for greater volumes of business. As soon as Newark was well organized, a new group of agents was set to work in the neighboring factory town of Paterson. Other New Jersey towns were covered.

The Golden Flood of Premiums

WITHIN four years, the network of agents had spread over into Pennsylvania and New York. The weekly flood of collections into the little basement office in Newark ran into the thousands. This part of Dryden's scheme of fortune was simple enough. Get men working for you on a plan by which a fixed fraction of each man's earnings goes into your own pocket. Then multiply the number of men, spread them over the civilized world. The talent for organizing and disciplining agents, and keeping them working to the limit, was Dryden's unique genius. It was at least half of what made him and the Prudential great.

Mr. Dryden had his money-making machine in order and running. Hundreds of agents were at work, and

The evolution of the Prudential from a friendly beneficial society to a stock insurance company whose profits belong to Mr. Dryden and his associates. Each change was made by an act of the New Jersey Legislature.

April 3, 1873—Incorporated as "The Widows and Orphans' Friendly Society."

Feb. 18, 1875—Name changed to "The Prudential Friendly Society."

March 30, 1877—Name changed to "The Prudential Insurance Company of America."

March 3, 1880—Policy-holders deprived of the right to vote, so that the surplus became the property of Mr. Dryden and his associates.

the number was being increased to thousands. The flow of money into the Newark basement office had the pleasing hum of busy industry. There seemed no limit to expansion. The collections weekly would eventually reach millions. But in one important particular Dryden had not exercised far-sighted provision. Millions would flow into his office—but what fraction of them might he take and keep? Some he must pay back to the policy-holders, and some he might fairly keep. The power to make his own division between meum and tuum he earnestly craved—and the New Jersey Legislature was amiable.

Pause, student of the romances of great fortunes, and study Chapter LXIV of the Laws of New Jersey for 1880. Historian of vast accumulations, dissect and analyze that statute. Biographies of self-made men are singularly derelict about pointing out the exact step which departed from commonplace poverty and led on to fortune. In Dryden's case there is day and date for it, and it is written in the session laws of New Jersey. For the understanding of the act of the Legislature which put in Dryden's pocket the money of seven million wage-earners, a chronological statement of the legislative history of the Prudential Insurance Company is useful.

What's in a Name

THAT history begins with the charter, the getting of which has already been described in Dryden's own words. That charter gave the name of the company—Dryden invented the name—as "The Widows and Orphans' Friendly Society." That name sounds generosity, charity, mutual sacrifice, and help-one-another. Perhaps it was some vague recollection of that baptismal name which made Senator Dryden last summer describe his company as a "philanthropic and charitable enterprise."

Two years later this name was changed, by the amiable Legislature, to "The Prudential Friendly Society." And two years after that, in 1877, again the name was changed to "The Prudential Insurance Company of America." In this evolution of name from a widows and orphans' friendly society to a plain insurance company perhaps there was no sinister intent. Names mean little; and the changes in name had been accompanied by no essential changes in the rights of the policy-holders. But that there was sinister purpose in the next legislative change, the act of March 3, 1880, no charity need pause to doubt.

PHILANTHROPY

SENATOR JOHN F. DRYDEN, President of the Prudential, in an address to the New Jersey Investigating Committee: "The history of the Prudential . . . is a wonderful history and without a parallel in the whole range of philanthropic or charitable enterprises."

BUSINESS

SENATOR DRYDEN'S SON, Forrest F. Dryden, Vice-President of the Prudential, in an affidavit in a lawsuit in which it was to his interest to prove that the company had been a very profitable enterprise for the stockholders (the legal technicalities of the affidavit have been eliminated; the quotation is otherwise correct): "William Robotham, a stockholder in the Prudential Company, on October 13, 1875, paid into the company in cash \$2,200; for that investment he has received in cash dividends, and for the sale of part of his holdings, \$149,363.60; the remainder of his holdings are now worth, in cash, \$180,000; so that he has received altogether, for an investment of \$2,200, a return of \$329,363.60." This profit is 15,000 per cent.

From a report of Insurance Commissioner Cutting of Massachusetts: "The stockholders (of the Prudential) have already received enrichment beyond what avarice could have dreamed of when the company started, and are yearly receiving an amount more than twice the original investment."

Richard V. Lindabury, leader of the New Jersey bar, at present General Counsel for the Prudential Company, in an address to the court in a suit in 1902, before he entered the employ of the Prudential Company: "Here is an insurance company with forty-eight millions of assets which . . . are gathered from the fingers of the poor. They consist of the pennies of the working classes."

When Governor Hughes had Senator Dryden on the witness stand he asked the Senator about this act of 1880.

"I think," asked Mr. Hughes, "you testified that an act of the Legislature took away the right of the policy-holders to vote?"

"Yes, sir," answered Dryden.

"Was the passage of that act procured by your company?"

"Yes, sir," answered Dryden.

And one may imagine the great insurance president blushing a little as he made his simple answer. Later he said to Mr. Hughes: "I regret now it was done." And at another investigation he confessed that he

would like to have this legislative act undone, but some of his fellow-owners of the company would not let him take the step.

In a score of ways that statute has come back to plague the owners of the Prudential; and to-day they live in doubt whether they have a legal right to the dividends they divide among themselves.

What was the nature of this statute which diverted twenty million dollars into the pockets of Dryden and his friends—Dryden's Midas wand? It is complicated, yet it is simple. And it is worth thoughtful study.

Here was the situation. There was a surplus—that feature of every insurance company which sooner or later becomes the prize of the covetous. That surplus was made up from the five and ten cent weekly contributions of the policy-holders. And as the company grew, the surplus grew. Finally it became something worth intriguing for.

The Law That Led to Fortune

NOW, the company consisted of two classes of persons: the stockholders—Dryden and his friends; and the policy-holders—laborers and wage-earners paying their little weekly premiums. Both classes—stockholders and policy-holders alike—had votes in managing the company, and managing the company included, of course, disposing of the surplus.

The stockholders—Dryden and his friends—had just as many votes as there were shares of stock—that was small. The policy-holders had just as many votes as there were policy-holders. Up to 1880, that number was always less than 40,000. At any election, therefore, the stockholders—Dryden and his friends—could outvote the policy-holders. They could manage the company—and control the surplus.

But on January 1, 1880, when the previous year's

The Act of the New Jersey Legislature which took from the policy-holders of the Prudential control over the surplus, and enriched Dryden and his associates:

LAWS OF NEW JERSEY. 1880. CHAPTER LXIV.

1. Be it enacted . . . That all elections of directors of any joint stock insurance company . . . shall be by the stockholders of such company, and no policy-holder or person insured in such company shall be entitled to vote. . . .

business was totaled up, it was found there were just 43,715 policy-holders. That was much more than there were shares of stock. For the first time, the policy-holders could outvote the stockholders. If an election had been held that day, the policy-holders could have controlled the company. They could have done what they might have wished with the surplus. They could—arguing that it came from their own pockets—have voted it back into their pockets. Or they could have voted to use it in reduction of their premiums. Certainly the last thing they would have done would have been to give it to those who had not contributed toward it—to Dryden and his friends.

That was the situation January 1, 1880. On the same day the New Jersey Legislature came together at Trenton. And within a few weeks there appeared an innocent-looking bill. It consisted of less than one hundred words, and no one of those words was "Prudential." The Prudential Company was not named; but the statute applied to that company, and to no other company. . . . It was by Dryden, and for Dryden. Briefly the substance of that bill was:

"All elections of directors of any joint stock insurance company whose object it is to assist its sick or needy members or to aid in defraying funeral expenses . . . shall be by the stockholders of such company, and no policy-holder or person insured in such company shall be entitled to vote."

Reaping the Harvest

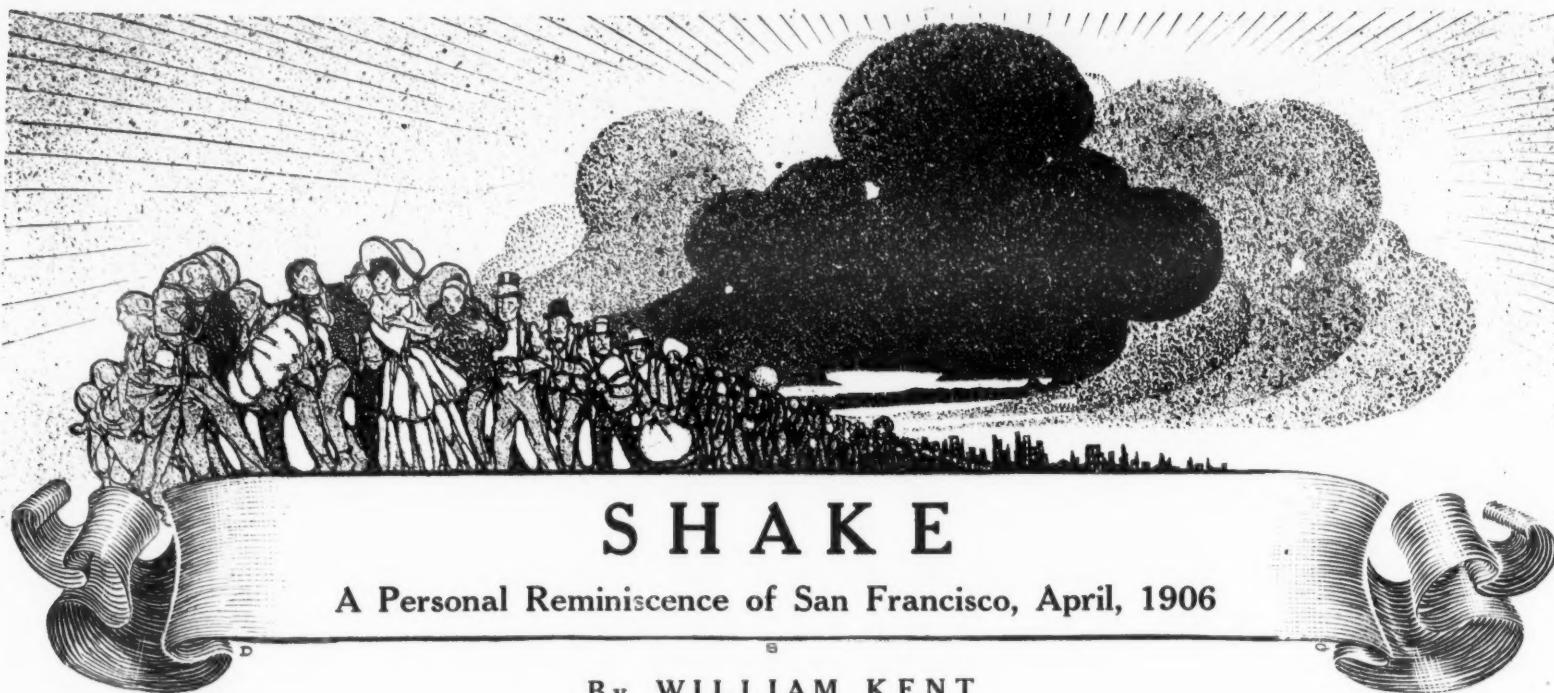
THAT act was the Midas wand which made Dryden rich. It was approved March 3, 1880. On March 2, the policy-holders controlled the surplus; on March 4, Dryden and his friends had it. And Dryden has stated on the witness stand that he secured the passage of the statute that made the transfer. From March 3, 1880, on, no policy-holder has had a vote in the Prudential Insurance Company, nor aught to do but pay his weekly premium.

Dryden and his friends had secured exclusive dominion over the company and over the surplus. And how they have used it! Out of it and its subsequent accretions they have voted themselves splendid estates in Somerset County. Out of it they have bought half the gas works and electric railroads in New Jersey. From it they have bought for themselves ownership of the rich banks and trust companies of Newark. It is hard to measure in cash the harvest that Dryden and

(Continued on page 26)



The present Prudential building. A contrast with the first one opposite



IT IS an old field that I am going to plow over again; perhaps we may turn up a few small potatoes left from the gleaning; at any rate, there are always stones to be harvested.

My life has not been tame or monotonous. I have tried railroad wrecks and a fire at sea. Bronchos, a many of them, have bucked me off, have kicked, bitten, and rolled on me; from Mexico to Montana, from California to Connecticut, I have sought the open country and taken a chance. My political experience has been cursory, numerous, and exhilarating. I have felt the horny fist of Walsh in finance and in civics, and have mingled freely with grizzlies, snakes, skunks, porcupines, politicians, and the Chicago traction question.

But in all this album of experience there was a blank page, and so it came to pass that I went West last spring to watch an earthquake. It was a deliberate deed; for just as men with glass-ended tubes seek remote places to capture an eclipse, so I went to the coast to try on an earthquake, and it was a fit.

Familiarity with earthquakes does not breed contempt, but rather engenders a high and wondering awe that the works of God can be so very different.

The recent literary person who told of how the little hills skipped like young sheep, spoke so glibly and flippantly of a really serious occasion as to make it certain that he was not present at the performance. But there was much more to the show than the gaiety of the mountains; more interesting than the uneasy sleep of Mother Earth was the disturbance set up in a human ant-hill.

Whether we consider the occasion from an insurance standpoint as a misfortune, or whether, in geological patter, we blasphemously call it a "fault," without designating whose, the show was worth the car-fare while it lasted, and it lasted plenty long enough. Now that it is over it is the most valued picture in the album of my life, and I can say with Odysseus: "For many things have I suffered on land and sea, let this be added to the tale of those."

Like Corn in a Popper

THE physical phenomena contiguous to the slip were certainly efficient.

I saw where some bricks from a chimney hit the ground forty-five feet distant from the final resting place of others. I saw where a house had jumped four feet off its foundation, and then had bumped over the ground, while the lone lady inhabiting it stated that she felt like corn in a popper. I visited the scene of the greatest disturbance and saw where a man's front yard had shifted sixteen feet with a plain furrow marking the slip of the surface. The earthquake came to the dairy country at an hour when men were milking. The men and cows were ruthlessly spilled on the ground only to be thrown down again on attempting to rise. Subsequent events could be prophesied by those familiar with bovine nature. The cow in distress or terror always attributes her troubles to the nearest human being, and Portuguese dairymen strapped to one-legged stools climbed trees and fences in all directions while the cattle broke away and took to the open country.

If you place your hands on a wobbly table, key up your nerves to the highest point of tension, and then proceed to give the table St. Vitus' dance, any cat,

puppy, baby, or other animate object seated upon the table will experience the exact feeling bestowed upon the participants in this particular earthquake.

Now, having dismissed cows and Portuguese dairy-men, let us consider what happened to human beings and to San Francisco, and first let me tell of the old San Francisco.

Born of the reckless, hopeful, cheerful youth of the Argonauts, the ante-natal days left their impress upon the city. Its population with a larger admixture of the best blood of the Latin races than is found in any northern centre, gave art and gave gaiety. With her back to the Ocean and her face to the wonderful harbor, and the marvelous wealth of the valleys beyond, she sat the queen of an Empire, with the health-giving sea wind blowing through her hair.

San Francisco possessed the strongest individuality of any city I have ever known. It was the soul of the real California, and bore no resemblance whatever to those hothouse annexes of the East that crowd out the sagebrush of the southern part of the State. To

luxury shared by all. Sea, orchard, garden, vineyard, pasture, and wild, all produced more good things than could be consumed. The Bay bobbed with cargoes of wasted fruit; the markets were glutted with game and fish.

For years there roamed the streets of the city a dear old lunatic who called himself "Emperor Norton I." He benignly ruled with about the average standard of administrative efficiency found in a mayor's office. He wore a surprising uniform with enormous epaulets, and spent his days in jollifying children, petting stray dogs, and in grave but kindly conversation with his loyal subjects. He required as imperial perquisites three meals a day, an occasional or semi-occasional drink, a place to sleep and shoes, cap, and clothing. He furnished everything else needed in life; lungs, digestion, and a kindly spirit. When thirst came upon him the nearest of his loyal subjects who stood in white apron behind a bar fulfilled his sovereign behest. No restaurant turned him away when the Emperor hungered. Clothes and shoes were handed out without money and without price. No one was there who was not touched and honored by the requisitions which the "Emperor" carefully spread widely among his subjects. Every one seemed to love the old fellow, and he had an impressive funeral when he was finally laid away.

I recall another strange street character, an old Frenchman with an accordion and a wonderful voice. What a treat it was to moisten his throat and turn him loose in the wild ecstasy of the "Marseillaise," and this on busy, crowded Montgomery Street. And every one enjoyed it and cheered him on.

All Good Fellows

AND then the Bohemian Club, most typical of all in its prodigal riot of taste and art, and the delicacies and whimsies of the mind. Who has not heard of the Midsummer Jinks held in the virgin Redwood forest from noon to moon and moon to noon of two perfect days and a glorious night? An original play of high quality in a sylvan setting of surpassing loveliness, with staging and light effects impossible anywhere else, and music composed for the occasion. The camp is decorated by artists with canvases not elsewhere available, and statues of staff, that are destroyed when the tents are folded. Months of

thought and work are expended on this brief pageant given for a few members and guests. And the quaint, tolerant cameraderie of it all where saint and sinner and friends and enemies meet in good humor, and do each as seems good to him; none too good to be eligible as a victim of any sort of jest; eating well, drinking as much or as little as thirst prescribes. Actors and singers who all through the night give their best efforts. Sleep if you can; sing if you wish; for the forest is free. Sit around the great camp-fire until sunrise if that pleasure suits you. A plunge in the river will fit you for breakfast, and a splendid concert follows before the break-up. "God bless all good fellows, and we are all good fellows."

This is all part of the spirit of San Francisco, charitable, kindly, brimming with hospitality. Surely La Cigale was a generous spendthrift; perhaps she was a great deal more than this. We shall see.

The city that watched the sun rise over the sparkling Bay, the city that saw the sun set in the great sea,



Our Lady is no Trilby to be forever dominated by the Svengali of graft and greed

every local Californian San Francisco is "the City," and any man who abbreviates the name to 'Frisco is suspected of traveling for a snide jewelry house. The city was brilliant, Bohemian, tolerant, sentimental. It was full of the joy of life, and hospitable beyond all cities. Perhaps it lacked in respect for law and convention; perhaps there was too much singing in the sunshine. La Cigale you picture this city, La Cigale, with a cigarette in her pretty mouth; well, perhaps, we shall see.

I wish I could give you the atmosphere. Would I could enumerate the men and women whose independent originality have made brilliant the passing literature and have graven some of it deep in the rock, the painters that have scattered their work through the world; the actors, the athletes who have gone to the top. But always, always the heedless bounty of it all. Easy come, easy go—just like the gold of the Argonauts. Through the gay whirl there ran a prophetic vein like that of Paris.

San Francisco was by nature the home of luxury, a

whose tall ships brought tribute over the ungraded ways, the city whose law was spasmodic, whose government, too often typified by the Vigilantes' pick-handle and noose, awoke one morning to find its foundations shattered and its streets ablaze.

The people crowded the avenues of escape; they were dazed and overwhelmed at first. Mothers dragged little children with their feet clear of the sidewalk. The strangest bundles were rescued and many walked out of their houses leaving everything behind. The ferry building was crowded with birdcages; pet dogs were continually complaining when stepped on. No one seemed to care at first what the other fellow was doing.

Helping Each Other

IT was a grave question what would happen when the shock wore off. A little, alert man in regular uniform made up his mind that if there were to be disorder it should be confined to the elements, and within half an hour of the earthquake troops marched down through the town. A few scattering shots, a little application of bayonet and butt, and the city became more law-abiding than ever in its history. Personal possessions strewed the parks. Clothing hung on the bushes unmolested, and, although a scene of looting might well have been anticipated, the strange psychology of the crowd at a time of unexampled waste and destruction decreed a respect for the rights of property. The shock wore off and there came a great, spontaneous outburst of helpfulness and cheerfulness. "God bless all good fellows, and all of us are good fellows together now."

"My neighbor needs food, my neighbor needs water; his necessity is greater than mine."

Before ever half the destruction by fire was accomplished the people of the city and the surrounding country rushed to help. Though beset with difficulties almost insurmountable, in impassable streets, in burnt stores, four hundred thousand people were fed so that few went hungry, because men remembered their neighbors. While their own property was burning, when all their possessions were in jeopardy, men worked efficiently through endless hours at the work of relief. Magnificent was the outpouring sympathy of the world; finer yet the spirit of broken but unbowed San Francisco. Even the public service corporations found out that they were men in disguise. The people must be carried and the ferries and railways carried them free. Water was shipped from the suburban reservoirs, and all men, individually and collectively, practised the luxury of sharing.

Dividing With the Poor

THE people must be clothed; they must be kept warm at night, and the whole community divided its blankets and its wardrobe. The rich could not escape from their humanity by the doling out of money, for the Chinese cook was sure to have more currency than the master of the house, and anyway there weren't any rich or any poor in those days.

I was helping at a relief station in San Rafael when there appeared at the desk a stocky little old Frenchman who wished to buy a five-cent loaf of bread.



"How many in your family?" queried the man at the helm.

"Seex," said the Frenchman; "please sell me the bread."

"Dozen and a half eggs, five bread, pound butter, three pounds bacon, four beans, two rice, two sugar, and a half coffee," droned the boss to his helpers. "Here, old man," and the great bundle was shoved over.

"What is that? I am no beggar. Sell me the bread; here is your money."

"Say, old man, you're broke, maybe we're all broke; but this is on Uncle Sam; he ain't broke," and the little old man took the provisions and proudly bared his grizzled head. "I take off my hat to Uncle Sam," he said.

I overheard a conversation on the ferryboat. "Say, you never saw such crazy things as people done last week. They rescued the doggreatest mess of stuff I ever see. Say, one feller came on to the boat with what-dye-think? A great big coop with a ding-beaten white rat in it. Took as much room as three babies or a real trunk. I had a good notion to kick the blame thing overboard. What d-y-e-think of that?"

"Say, what day was that?"

"Thursday noon."

"Say, I guess that was my rat? He's a trained rat, ye know. He comes when I call him; he can pray and beg like a dog and do all kind of stunts."

"Well! was that your rat? Say, I've heard tell they was awful smart—wishes I could see him perform—sure, I go round where you're stopping; you bet I'd 'a' saved a rat like that." And so where war was threatened, peace came. It was in the atmosphere.

Women with luxuries gave their eider quilts and warm clothing and their time and their sympathy. Women with little worked side by side with them and gave away the children's extra shoes.

Society Reduced to Fundamentals

THE county judge and I posted a motto on the billboard of our little suburban town on Sunday morning as a sermon. It was a question between the King James and the Revised Version. Tradition won, but the decision was wrong. "Anyhow," read the sermon, "'tis abideth Faith, Hope, and Charity,'" but the last word grated; the sermon was spoiled; the larger word should have been used.

There was no begging, but a proud acceptance of necessities as a just division; it was a strange, extempore communism, and it worked. Food, clothing, pocket money were shared; nothing was borrowed.

When I call it a state of simple communism, I forget something. There was Funston and his army with high-handed orders that had no sanction of constitution, charter, law, or ordinance; an army with little to do except help the people. Yes, that was a sort of military despotism, and that worked, too, and the people didn't know it was there, except by its beneficence. The Governor added to the confusion by making one holiday succeed another so that courts could not sit nor lawyers jaw, think of it!—no law at all! It was obviously a state of anarchy, and that was good. Jails were never less needed than in those days. The most rabid Socialist would not demand that a street railroad company should pay its own expenses and turn all its receipts into the public fund, and yet that also happened.

The sanctified, self-operating law of supply and demand got lost somewhere in the ruins. A half-inch of bayonet reduced the price of newspapers from twenty-five cents to a nickel, and a rude sheriff placed the quotations on potatoes back to ante-earthquake prices, while all men approved these aberrations from established theory. The saloons were closed and kept closed largely with the consent of the owners. The constitutional right to carry a bottle was rudely shattered along with the bottle, and enforced temperance was

uncomplainingly borne in a time of nerve-racking excitement.

People forgave the banks for clamping down on their deposits, and were at first sorry for the insurance companies. Shake? The earth must have been ashamed at its slight variation from normal behavior, when it saw what men were doing to their traditions.

Courage there was to face the disaster. Courage there is to work the resurrection. There is, in the souls of the loyal sons of San Francisco, and of the loyal Californians, no doubt whatever as to the future of the City by the Gate. In the midst of their distress the people are cheerful, hopeful, and resolved to make the best of it. Give them time, for they are stayers.

What of the Future?

THUS it was that La Cigale faced her adversity. She had perhaps danced too much in the sun, and perhaps she had o'erheaddlessly enjoyed her youth and health; but behind her gaiety is a big heart, a clear mind, and courage, splendid courage, for La Cigale is a thoroughbred.

And now another struggle is at hand, and our lady is again to be tested, tested and tried in her days of grief and depression, sitting alone in the ashes. Alone must this fight be made not only against the wickedness, the selfishness of men, but against the charming but frail quality of her own gay tolerance.

Men who have remembered their neighbors, who have smilingly faced adversity, have but to apply the lessons they have learned and taught, to the steady-going ways of life.

Our lady is no Trilby to be forever dominated by the Svengali of graft and greed. As she is rising from the ash heap so shall she break away from the dominance of evil in her public life. Svengali had best seek the wilderness, for, if the law fails, the lady has not forgotten the ropes and pick-handles of younger days, though her friends would prefer that her memory should lapse. I stood upon the mountain-side across the Golden Gate and looked down upon the fog bank that veiled the city. The fog broke away, and there was the vision of the City Beautiful, the most beautiful city of all the world. And then the fog closed in and behind it there lay the ruined city struggling bravely in its adversity against the calamity wrought by the elements, and the discredit due to the weaknesses of men.

The City That Knew Not Caste Nor Creed

BUT in the glance given me I had seen the City Beautiful, whose ruins glowed with the flowers of human kindness, whose torn streets were smooth to the feet of them that love mercy. I saw the city that had small need of law because man loved his neighbor as himself. I saw the city that knew not caste nor creed nor race, but only human need and human sympathy. And in that city I saw the heart of man and found it kind and sound.

This is not a dream, but what I saw; and the vision will stay with me to the end. This is the best experience of my life. "Let this be added to the tale of those."

In Memoriam

By Edward S. Van Zile

THE midnight hour is sped,
And distant bells come faintly to my ears;
Old Santa Claus is dead!
I wish you "Merry Christmas," but a tear
Creeps to my smarting eyes;
For I have lost a friend of yesteryear,
Whose jovial disguise
Made midnight joyous; as the love of man
Shone from him like a light
That burned within his bosom,—made of bran,—
And snow-clad fields of white
Seemed weird to me because his reindeer ran.
But Santa Claus is not!
If so it be, let's raise to him a stone



Upon some sacred spot
In name of little children who are grown,
And on this pillar white,

'Neath skies as bracing as his bonny laugh,
Let carven words indite

The love we bore him in an epitaph.
And round the marble base,

In tearful mem'ry of our childhood joys,
We, gray-haired babes, shall place

The long-lost fragments of forgotten toys.
And where the dipper shines

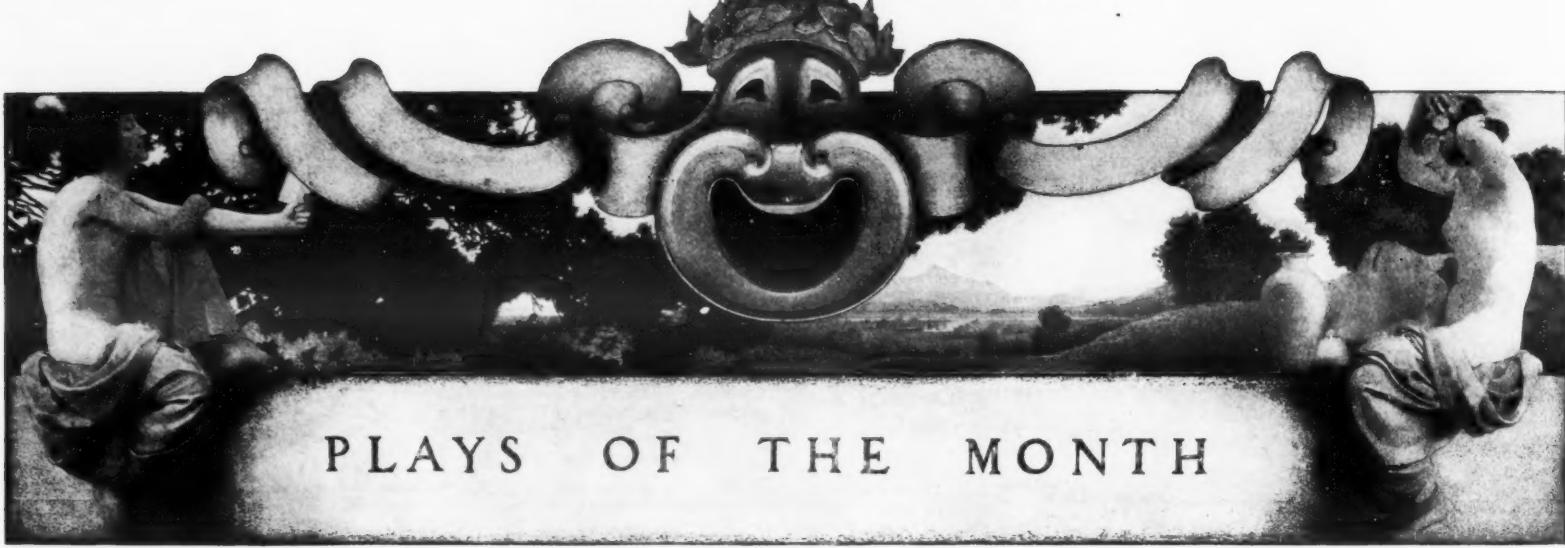
On wan, white fields of wintry ice and snow
Shall rise pathetic shrines—

The skates and knives and sleds of long ago.
Then from that mournful mound

That marks his grave we'll, weeping, turn; nor pause
To heed the solemn sound

Of phantom sleigh-bells. Farewell, Santa Claus!





HEADPIECE BY MAXFIELD PARRISH

PLAYS OF THE MONTH

BY ARTHUR RUHL

MISS ALLA NAZIMOVA is a young Russian actress with very remarkable Oriental-looking eyes and a body which might be variously compared to that of a mermaid and a leopard. It has the smooth, undulating grace of the one and the lithe, feline strength of the other. She can do all sorts of things with it. She can draw herself up like a serpent, with a quick, boneless heave that begins nobody can say exactly where, until—though she is but of medium height—she seems to tower over everybody on the stage; and she can collapse all over, with a sort of shuddering rhythm, like that of the same serpent, dead, and thrown over the side of the chair. Just how many of our women could look like Miss Nazimova if they were to dress as she does, it is not for a mere man to say, but as the mere man contrasts the two—at a matinée, for instance—the young Russian on the stage, the audience of hardshell "Anglo-Saxon" ladies in front, with dresses each joint of which seems almost to have its arrow and dotted line and guide-post saying: "This is the neck," "This is the waist," "This is where it hooks up," and sees the look of baffled disdain on their faces and catches whispers of "There she goes, draping herself on the chair again,"—"My goodness gracious, would you look at that!" "Well, I must say, Grace, she makes me nervous!"—the two seem creatures of different worlds.

If any excuse need be given for thus accenting merely physical manifestations it lies in the fact that Miss Nazimova is, in her way, so superbly different that nobody with eyes in his head can be indifferent to the difference, and that in her assumption of the character of Hedda Gabler this difference is one of the two things which most noticeably differentiates it from our ordinary conception of the part; one, as it happens, which hinders rather than contributes to its success.

From the East Side to Broadway

CERTAINLY, those who went down into the East Side a year ago last spring, when Miss Nazimova and Mr. Orleneff and their fellow Russians, new pilgrims from the land of the Little Father, first gave in their native tongue Tchirikoff's "The Chosen People," and other gloomy and terribly realistic plays, little thought of this aspect of Miss Nazimova's acting. She was playing then for people who regarded the stage less as a place for amusement than as a sort of battleground, and plays less plays in our sense of the word than literal cross-sections of life transferred to the stage by those who had themselves endured the sufferings they depicted. That artistic conviction in which the existence of an audience to play at seemed utterly forgotten, that superb technique which achieved its effects not by noise or violence, but quietly, artlessly it seemed, by the sheer power of perfect authenticity—this was what filled us with enthusiasm, and sent us back uptown filled with the missionary spirit of reforming Broadway. Since then many things have happened. The gifted and erratic Orleneff has departed, the little company broken up, while Miss Nazimova, having acquired a smattering of English, has herself come uptown, now to be judged by the different, but by no means easy, standards of Broadway.

Now this Mrs. Hedda, as Judge Brack was fond of calling her, may have been this or that, but she was

essentially a modern, sophisticated woman, intellectually restless, with "nerves," and all sorts of queer whims and cravings, which come only to those whose whole make-up is some distance removed from the comparatively simple and direct emotions of the primitive female. If she need not have been a Scandinavian she was at least a west-of-Europe woman, not an Oriental; her eyes may have looked gray one minute and green the next, with even yellow flashes now and then, but it is rather hard to fancy them being of the velvety Oriental black, so large and impressive that—as we once remarked of Miss Nazimova's eyes—you could almost speak of their "deep contralto notes" their "sweeping gestures." Now Miss Nazimova's stage personality is distinctly not this sort of a woman.

A Russian Hedda Gabler

IT is primitive rather than sophisticated. In the part of a Russian "intellectual," wearing the clothes of a working girl and submerged in some tense, gloomy situation involving literal life and death, this does not appear; it does appear when she steps into polite clothes and endeavors to portray the kaleidoscopic lights and shades of such a lady as Mrs. Hedda Tesman. She then becomes rather heavy, a creature of attitudes and calculated poses. She is a beautiful barbarian, out of place in a Christian villa. Nothing but the nicest and most illuminating reading of the lines—

and it is precisely such reading that the terse, unrhymed language of Ibsen requires—could make up for this external defect. This, Miss Nazimova is, as yet, physically unable to give. Time and again, even when her face and pose gave every indication that she rightly understood what she was about to say, her mere inability to reproduce our accent and intonation made the lines almost absurd.

Nor, indeed, could any one expect more. To shift in a few months to English from such an unrelated speech as Russian and to read the lines of this master of condensation and, so to say, static oratory, as such a keenly intellectual woman as Mrs. Fiske would read them, would be quite too much to ask. Nothing, however, could be more interesting than such an experiment as Miss Nazimova is trying—than having such a new and superbly different force come into our stage world. Her progress will be watched with the heartiest best wishes and liveliest anticipation. Why would it not be worth while to try in English such a piece as Fabmaeyeff's "The Abyss," a piece having none of the fine-lady business so trying for an actress unfamiliar with our language, and one in which, in her own tongue, Miss Nazimova appeared at her very best?

Mrs. Fiske, our Hedda Gabler of the past, has also undergone a metamorphosis and reappears a slender, brittle, sprightly girl in the very amusing farcical play, "The New York Idea." What this piece might become in less discriminating and accomplished hands than those of Mrs. Fiske's Manhattan Company one shudders to think—the manner in which the alleged metallic cynicism, raw brutality, and what not, which some of the first-night reviews ascribed to it, and which, indeed, any verbal account of the piece is likely to give it, disappears in the acting, well enough suggests what might have been—the essential thing is that, as they do present it, the piece is always entertaining and, in its most shocking moments, as harmless as Shaw.

Mrs. Fiske's "New York Idea"

IN a general way "The New York Idea" is a satire on the subject of divorce. There is no pertinency in the title; the words "New York" are attached to the play merely, apparently, because of their more or less alluring connotation, and the "idea," whatever it may be, has no special connection with actual conditions or opinions in Manhattan or anywhere else. The merit of the piece lies in its original and very clever characterization, the vivacious absurdity of its situations, and the adult brain which shows through many of its lines. Mr. Langdon Mitchell—its author and the son of Dr. Weir Mitchell of Philadelphia—has many ideas. Outside of the fact that after "Caesar and Cleopatra" it is perhaps the most amusing play of the season, it is most interesting in being a result—of which there are bound to be many—and a highly successful one, of the vogue of Mr. Shaw. Some parts of it—that Garden of Eden passage, for instance, between Mrs. Vida Philimore, the accomplished divorcee, and her mature suitors, might well have been the work of the Intellectual Slap-Stick Man himself. This Mrs. Philimore is a large, luxuriant, and lackadaisical siren, a quite new type, killingly acted by Miss Marion Lea, who befores her avid desire to capture every male she meets under a studied indolence



Miss Alla Nazimova, the young Russian actress now appearing in English in Ibsen's "Hedda Gabler."

of manner, a vague absentmindedness of speech. In this instance she is entertaining Mr. John Karslake, a very normal, direct sort of an American, in her boudoir. Both are divorced. Now, in all comedies of the modern stage, there is no moment more typical than that lyric passage in which the hero and heroine having reached a crisis in their affairs—the hero is just leaving for the Philippines or is about to propose—suddenly drop the language of every day and plunge into an allegorical antiphony pitched in the vein of toploftiest romance. This sort of thing, conventionalized now by innumerable romancers and matinée idols, has become almost as detached and well recognized a "stunt" as the serious lyric duet between the tenor and soprano in musical comedy or the favorite songs of Italian opera. "And then," says Mrs. Phillimore, having led her visitor on to the proper mood of sentimental receptivity, "we will walk together into the Garden of Eden—and close—the gate."

"And close the gate," echoes the solid Karslake, a red-faced, rather horsey young man.

"And lock it," continues the divorcée in a far-away voice, "on the inside—"

"And lose the key—"

"Under a rosebush," sighs the lady.

"Under a rosebush," agrees the man, and about this moment they are interrupted. Karslake is sent below to the "men's room," where papers, cigars, and drinks are provided for such visitors. Appears the card of Sir Wilfrid Cates-Darby. The languid Mrs. Phillimore has been arranging roses in a vase during the late interview. Languidly she signals to her maid, who removes the roses from the vase and carefully puts them back in their box. Mrs. Phillimore resumes her shears. Enter Sir Wilfrid, Mrs. Phillimore discovered in the charming occupation of taking roses from a box, snipping off stray leaves, and arranging them in a vase. Conversation is steered inevitably; before the Englishman knows what's happening he has the lady's hand in his, a rapt look entrails her eyes, she is repeating dreamily: "And we will walk into the Garden of Eden—together—and lock the gate—on the inside—and—"

This is in the real Shaw manner, which consists in slapping internally, so to speak, our dear emotional conventions, our "better nature," as they say in "You

Never Can Tell." From a critical point of view it is very interesting as being a note rather new to American playwrights, who have been accustomed to have fun with people viewed externally, individual types rather than common moods or emotions which we assume to be fundamental. Mrs. Fiske is never better than in brittle comedy, and she has rarely appeared to more advantage than in this piece, although the rapid movement of some of its passages tempts her to fall into her worst mannerisms of unintelligible speaking. These are inexcusable in a woman so intelligent and ordinarily so opposed to all that is merely mannered and unessential. It is bad enough to understand a bad actor, but to miss whole sentences at the moment when one is most captivated is certainly depressing. Mr. Arliss as the English lord was as finished and delightful as ever, Mr. Mason generally excellent, though occasionally, particularly in the more serious last scene, slow and heavy. This is the sort of thing which least of all can endure a beef-and-cabbage sort of stodginess. The rest of the company each contributed his part to a well-nigh flawless performance.

Miss Ashwell and Miss Anglin as "Mrs. Dane"

THE two recent matinées of "Mrs. Dane's Defense," in which the parts of Mrs. Dane and Lady Eastney were taken on alternate afternoons by Miss Lena Ashwell, the English actress, and Miss Margaret Anglin, presented an object lesson in the art of acting and in certain matters of taste which many ambitious ladies of the stage might well take to heart. Miss Ashwell appeared in the first matinée as Mrs. Dane, Miss Anglin in the comedy part of the vivacious Lady Eastney. The Mrs. Dane of the English actress was pitched in a low, quiet key that brought out all the more strongly the anguish which that unhappy lady was suffering by seeming to suppress it. She seemed all the time to be fighting down a pain that she had grown enough used to to conceal, but that was burning into the very heart of her. She revealed it to the audience by, so to speak, holding her breath instead of shouting. And this suffering, suppressed with a woman's infinite patience, combined with her own unassuming yet winsome personality to give the part a certain sweet womanliness.

Everybody felt sorry for this Mrs. Dane. Meanwhile, Miss Anglin with her vigorous personality, vivid eyes, smile, and speech was charming as the good-humored widow—so dazzling did she show in comparison with the more subdued colors of the other that one could almost hear her saying: "Just wait till you see me do that!"

This was the air with which Miss Anglin attacked the rôle of Mrs. Dane the next afternoon, a sort of "Watch me—it's a shame to do it!" air. It was a part in which she had won her first great success here; nobody questions her extreme cleverness in the technique of emotional acting; the audience were very friendly and hungry for the slaughter. And one must admit that Miss Anglin can do certain things which Miss Ashwell can't do at all. The latter hasn't the vivid personality and speech, she couldn't do that nerve-racking sob with which Miss Anglin throws herself at the feet of Sir Daniel in the final moment of defeat. Miss Anglin is a virtuoso in these matters—even though her wonderfully expert sobs have little more effect on the spectator than the physical cleverness of an acrobat or juggler. Miss Anglin has all this superior technical ability, yet not for a minute did she get inside the part—and inside the emotions of the audience—as did her quieter and simpler rival. She dressed for the part as elaborately as did the musical comedy ladies who gleamed in one of the proscenium boxes. Not that the dresses themselves were in bad taste—far from it. They were of such exquisite taste and beauty that no spectator could cease to be conscious of them for an instant, their design and shimmer and rustle, or believe that Mrs. Dane could really be feeling so very bad and wear such lovely clothes. Of course, one might say that Miss Ashwell didn't wear superlative gowns because, not being leading lady in such a success as "The Great Divide," she couldn't afford a superlative dressmaker, and that she pitched the part in a low key and acted quietly because she couldn't do it any other way. That is beside the point here, where we are considering from which actress it was that the audience received the most worthy interpretation of the part, not how or why her effects were gained. The two matinées merely illustrated the axiom that the careless and self-conscious hare may be beaten by the earnest and painstaking tortoise.

ARE STATE RIGHTS WRONG?

SECRETARY ROOT HAS REOPENED A DEBATE ABOUT LAW-MAKING WHICH IS AS OLD AS THE UNITED STATES

ELIHU ROOT, Secretary of State, at a banquet of the Pennsylvania Society in New York, made a speech bearing on what laws ought to be made at State capitals and what ones at Washington. This speech has been interpreted by some as meaning that the Government at Washington is disposed to infringe more and more on "State rights," to take over more and more matters and make the laws concerning them at Washington. Such a suspicion has caused outspoken opposition from those persons—especially old-time Democrats—who believe the interests of the people are best served by giving them the greatest possible measure of local self-government, and responsibility for making that government good; who believe that more and more laws ought to be made at the State capitals and fewer and fewer laws at Washington. The issue of State rights and Federal sovereignty thus raised is as old as the United States itself.

When the thirteen original colonies came together to form a united government, they came as more or less hostile units. Massachusetts hated Virginia, New York once tried to put a customs tax on goods brought across the Hudson River from New Jersey, small colonies were suspicious of large ones, slaveholding colonies distrusted free colonies, colonies of one prevailing religion were bigoted against colonies of other religions; some colonies had almost come to arms over boundary disputes.

What Laws Can be Made at Washington

A group of delegates representing such opposing interests, such antagonistic prejudices, such hostile passions, would manifestly be disposed to concede as little as possible to the General Government over all, which they were gathered together to form, and to retain for the States they represented just as much as possible of the scope of law-making and governing. On the other hand, there was in the convention a little group of farsighted statesmen who realized that if the General Government was to endure, if it was not to be broken up the instant one colony should become angry and conclude to secede, then it must be made strong, and the individual States must give up many of their prerogatives. This latter party, the Federalist, was led by Alexander Hamilton; the State Rights Party was led by Jefferson. Between these two factions the debates continued for months; and "The Federalist," the record of the Constitutional Convention of 1789, is filled with their arguments as to whether the making of the laws on this subject or on that should be retained by the States or delegated to the National Government. Finally, they carefully incorporated into the Constitution which they made a list of seventeen subjects on which the National Government should be permitted to make laws; as to all other subjects, by implication, the laws were to be made by each State for itself. This list of seventeen is Article I, Section VIII, of the Constitution. The subjects named in it include coining money, punishing counterfeiters, managing the post office, copyrights and patents, declaring war, bankruptcy, maintaining an army and navy, regulating commerce.

Scarcely was the National Government formed upon this Constitution under way when it began to inch over the boundaries of these strictly limited seventeen subjects. That course of encroachment it has continued up to to-day. At the last session of Congress laws were passed on subjects farther removed than ever before from any relation to the seventeen named in the Constitution. And the President's recent message contained recommendations that Congress pass laws on subjects still farther removed from the scope of the original seventeen subjects decided upon by Hamilton, Jefferson, and their fellow delegates.

During this century of encroachment on the part of the Federal Congress, the State Rights Party has resisted strenuously, but always more and more feebly. To-day, the advocates of State rights are probably fewer and less powerful than ever before. Most of them are in the Southern States, where much of the old-time spirit of Jeffersonian Democracy still exists. Many of them are able and distinguished men; but it is a far cry back from the present to the time when a powerful party believed in State rights so fully that it tried to secede from the United States when the Federal Government infringed upon what it considered the rights of the States. The Webster-Hayne debate of 1832, followed by the unsuccessful war of the rebellion, settled for all time the right of a State to secede when it thought its rights were invaded by the National Government.

Whenever the National Government has wished to make laws on a subject, and has failed to find that subject named in the prescribed seventeen, it has resorted to some technicality. Occasionally it has taken the ground that, although a certain subject was not found on the list, nevertheless the power to make laws on that subject was *implied*—that if a government was a government at all it must necessarily have, without express grant, the right to make laws on certain subjects. That is what happened, for example, when we acquired Porto Rico and the Philippines. Having acquired, without very much plan or forethought, insular dependencies, it was necessary for the Federal Government at Washington to make laws concerning them. Then it was discovered that the Constitution contained nowhere any authority to make laws concerning colonies. But that discovery did not dismay Congress. It was argued that if there is a nation, that nation will have colonies. Therefore there must be an *implied* power in the National Government to make laws concerning those colonies. And so the laws were made. Some of the most important powers now exercised by the Government at Washington are the so-called "implied" ones.

But the great gateway for technicality has been the "interstate commerce" clause. Among the seventeen subjects on which the Constitution says that the Federal Government may legislate, the third is this:

3. "To regulate commerce . . . among the several States."

On the ground of "regulating commerce among the States," the National Government at Washington has passed laws that the old debaters in the Constitutional Convention of 1789 never could have foreseen, and

probably would never have approved. Even Hamilton would have frowned upon some of them. It was under the plea of "regulating interstate commerce" that the Pure Food bill was passed last year. Some Senators and Congressmen who believed heartily in that law voted against it because they thought it was a subject which the States should attend to, that it was against the letter and spirit of the Constitution for Congress to be making laws concerning such a subject.

The history of the Pure Food law, indeed, is typical of the way the whole question comes up. There ought to be such a law; the States themselves failed to make it, Congress proposed to make it, the people wanted it, and they took the quickest means of getting it. Public opinion did not draw any fine constitutional distinctions; it wanted the law and the Federal Congress furnished the means of getting it.

Here, indeed, in the failure of the States to make the laws they ought to make, is the meat of Secretary Root's speech and the chief buttress of his arguments. Said he:

"It is useless for the advocates of State rights to inveigh against the . . . extension of national authority in the fields of necessary control where the States themselves fail in the performance of their duty. The instinct for self-government among the people of the United States is too strong to permit them long to respect any one's right to exercise a power which he fails to exercise. The governmental control which they deem just and necessary they will have. It may be that such control could better be exercised in particular instances by the Governments of the States, but the people will have the control they need either from the States or from the National Government, and if the States fail to furnish it in due measure sooner or later constructions of the Constitution will be found to vest the power where it will be exercised in the National Government."

The Longest Step Yet

The meat inspection law last year was another extension of the Federal Government under the power of regulating interstate commerce. Now come two Senators, Lodge and Beveridge, both lawyers, and presumably familiar with the constitutional limitations on what can be done under the pretext of "regulating interstate commerce," with a proposal to pass a national child labor law. Here again no one doubts that there should be a child labor law, the people want one, the individual States persistently fail to pass one. Naturally, when the Federal Congress proposes to pass one, public opinion backs it and draws no fine constitutional distinctions.

The States neglect their prerogatives, and awake to consciousness of them only when the Federal Government usurps them. The States neglect to make laws which the people want; the Federal Government offers to make those laws, and then the States—and the advocates of State rights—raise their voices in protest.

Not only do the States fail to make the laws. As to some subjects, if the States made their laws with the best will and the greatest intelligence, the sum total of forty-six State laws would be far less effective and more confusing than one law made at Washington and enforced from there.

THE SINS OF THE MOTHER



AND HOW THEY VISITED AN UNDISTINGUISHED THEATRICAL FAMILY

By CHARLES BELMONT DAVIS

HALF AN HOUR after the performance was over Mabel Rand and her mother were still waiting on the deserted stage. It was early in June, and the night was very warm. Mrs. Rand was leaning against the proscenium arch, and Mabel had walked over to the watch-light with the comedian of the company to show him a jeweled locket which had been sent her that afternoon.

"What do you suppose has happened to that child?" Mrs. Rand called querulously. Mabel smiled across the dark stage in the direction of her mother and pried open the case of her locket to show the inscription which had been engraved inside.

"You mayn't mind staying here all night, Mabel, but I'm hungry." Mrs. Rand walked across the stage and called down an iron stairway which led to the dressing-rooms in the cellar. "Annabel, Annabel, do for Heaven's sake hurry up!"

A chorus girl came slowly up the iron steps pulling on her gloves and nodded to Mrs. Rand.

"Did you see that child of mine?" asked the woman. The girl shook her head in dissent. "She dresses down the hall in the big room. I wouldn't go down to look for her if I were you or you'll get drowned. This theatre's something fierce. There's water all over the place. Good-night!" The girl moved slowly on across the stage toward the letter-box just inside the street door, and Mrs. Rand continued to call "Annabel" down the stairway.

Two young men in evening clothes came out of the star's dressing-room, which opened on the stage, and walked over to where Mabel Rand was still pointing out the hidden beauties of her last gift to the comedian.

"It's a peach, sure," said the actor and nodded to the two men. "Good-night!" he added, "it's a glass of Münchner for mine. Good-night, all."

"Annabel's late, as usual," sighed Mabel, "and mother'll have a fit in about two minutes and fall down those iron stairs. Let's sit down on the throne and wait. I'm all tired out."

The two men and the girl crossed the stage, and Mabel climbed up to the gold property throne and the two men sat at her feet on the steps of the dais.

"Mother's so particular about Annabel," said the girl dreamily.

"Yes, I've noticed that," answered one of the men. The girl on the throne looked down sharply at him, with lowered eyebrows.

"Just what do you mean by that?" The man looked up and smiled into the flashing eyes above him.

"Why, nothing, Mabel," he said, "nothing, of course. Don't be foolish."

"I guess I'll hurry her up," and the girl ran down the steps of the throne and started for the iron staircase.

"You ought to be more careful, Billy," said the other man.

"I suppose so, but I get a little tired of their grafting sometimes. I'll match you now who pays for Annabel's cab home."

The two men each pulled out a coin from their waistcoat pockets.

"Who matches who?" said the one who had made the suggestion.

"I'll match you," said the other, but before he had tossed the coin in the air he turned sharply to a young girl who appeared before the throne as suddenly and as unexpectedly as if she had risen from the stage. "Why, Annabel," said the man, "where did you come from? Did they shoot you through a trap?"

"No," said the girl, "they didn't shoot me through a trap. There was a row in the dressing-room, and it made me cry, and I came up here and hid behind the throne. I wanted to dry my eyes before you all saw me, and then I heard what you said about us and matching to see who would pay for my cab. I don't want your cab, Mr. Lorimer, and—" The tears sud-

denly broke out afresh, and the girl covered her face with the sleeve of her white duck coat.

The man took the girl's free hand in both of his and drew her toward him. "Now, Annabel, you must stop crying. Please," he said, "I'm sorry you heard what we said, but I'm glad you don't care to have me pay for your cab. Now, go right across the stage and tell your mother you want a nickel to pay your fare home in the car."

The girl dropped her arm and looked curiously into Lorimer's eyes. She had never had a man speak to her in just that way before. "Thank you, Mr. Lorimer," she said.

She started to go to her mother, but Lorimer stopped her, and took her hand in his.

"And, Kid," he said, "I don't mind spending the nickel or even the cab fare, but I want to save up so that when you come to me and say you want something worth while I'll be ready for you. Do you understand?"

The girl nodded and smiled through her wet eyes. "Yes," she said, "I understand—perfectly."

"Well, Annabel, child, where have you been?" cried Mrs. Rand as her youngest daughter appeared out of the darkness.

"I came up the other stairs. Please let me have a nickel, mother. I forgot my purse."

Mrs. Rand began to fumble in her reticule. "What do you want a nickel for, precious? Mr. Lorimer will put you in a cab. And upon my soul, if you haven't been crying. You poor, dear child," and Mrs. Rand made a dab with her highly scented handkerchief at one of her daughter's eyes.

"Please, mother," begged the girl.

"All right," said Mrs. Rand, returning to the reticule, "but I don't see why you want to ride in a dirty car when here is Mr. Lorimer ready and willing to put you in a cab." Putting a lady in a cab and paying the fare were synonymous in the eyes of Mrs. Rand.

The two men and the elder daughter had joined the group, and it was Lorimer who led the way to the stage-door. "Come on, Annabel," he said, "I'll walk to the corner with you. The rest of you had better wait here in the hallway."

Once outside he crossed the sidewalk to a closed cab, opened the door, and the girl got in.

"Thank you, Mr. Lorimer," she said, and put her hand out of the carriage window.

"Don't mention it, Annabel," he said, "and don't forget me."

He paid the driver and for a moment stood looking after the cab, jolting over the cobblestones.

"Such a sweet kid," he muttered, "such a nice girl and a grafter at seventeen."

Mrs. Rand and her daughter had long been known to the managers of comic opera and the young men who affect the acquaintance of the women of the stage. Mabel and her mother had been celebrated in their own circle for their remarkable likeness to each other, and for the fact that for several years they had worked side by side in the same chorus. But during the last season the years or the strain had begun to write their story in little lines and shadows about the hard classic features of Mrs. Rand, and she had been relegated to the last row of the chorus, while Mabel had risen to the position and the emoluments of a show girl. And then, before she was seventeen, Annabel was launched in the business, and Mrs. Rand was enabled to retire and still receive the benefit of two salaries. It was, however, only the work which she neglected; the social side of the life appealed to her just as strongly as ever, and she seldom failed to reach the theatre after the performance was over, but in time to send Annabel home and accompany Mabel to supper.

To send Annabel home in a cab and to satisfy Mrs. Rand's chronic desire for rich dishes were the two necessary but thoroughly understood evils connected with any supper to which Miss Mabel Rand lent her pres-

ence. There had been a time when the company of the mother was not unsought—indeed, she may be said to have fairly shared the honors with her beautiful daughter.

But of late a certain querulousness of manner had taken the place of her former gaiety, and Mrs. Rand had become more the mother and less the companion of her daughter Mabel. It seemed as if the winter of her life had suddenly come upon her, but spring in the form of Annabel held out abundant hopes for the future of the Rand family.

At seventeen Annabel was an unusually pretty girl, and it was the kind of prettiness which promises the development of great beauty. During her one season on the stage she had learned much of life from "the big dressing-room," but of her own family she knew little or nothing. That she did not know more was the tragedy which had come into her life at the time when other girls are busy with their dolls. She had walked to her school and back again to her mother's flat in Harlem, and then she had given up the school and ridden to the theatre in a trolley-car and back home in a carriage, supplied by her mother's and her sister's friends. These were the three things she knew—school, home, and the theatre downtown. There had been nothing to fill in the chinks—no friends, no games in the city parks, no vacation in the country, nothing but a daily change in the evening paper, that she read after the rest of the family and the maid had finished with it. It was a life which left the girl much time to speculate on what kind of a life it was her mother and her sister and all the rest of the people were living on the outside. And yet her mother and her sister were not in a way a bad kind of people. They belonged to that great class of women in New York who work very hard to keep alive—who starve by day, who have one good dress, and who afford a telephone in the hope that it may bring them an invitation to dine in a downtown restaurant. Up to the present time Annabel Rand had had only the scant, badly cooked meals at home—the telephone had not yet begun to ring for her.

William Lorimer, stocking manufacturer, was not in the habit of receiving his player friends during business hours, but with Annabel Rand it was another matter, and the next morning when she called at his place downtown she was promptly shown into his little glass office.

Lorimer was in his shirtsleeves, held a half-smoked cigar tightly between his teeth, and the burden of his manner was business and business only.

"Now, Annabel, my dear," he said, "what can I do for you?"

The girl drew a long breath. "I'm going to leave the stage," she gasped.

Lorimer picked up a pencil from his desk and drew a square on the new blotter. "Why?" he asked. "Do you love your home so much you can't leave it even to go to the theatre?"

"I don't love my home at all. I want to leave it—forever."

"And your mother and Mabel?"

There was a catch in the girl's breathing, and her hands seemed to close instinctively. "Forever," she whispered, "forever, forever."

Lorimer looked up from his desk and into Annabel's wet eyes.

"Of course, you would leave town?"

The girl nodded.

"And you wish me to send you away—that is, if it is possible?"

"Yes," she said, "I want to begin again in my own way. I'm starved, Mr. Lorimer, I'm starved. They take my money and fight over it, and I can't stand any more fighting. I have no friends. I don't even get enough to eat. I have no clothes—nothing. It's been bad enough, but what's coming is worse. It's all right for mother and Mabel to fight and work and scheme for late suppers, but not for me. I heard what you said

last night about them being 'grafters.' That's what they are, grafters; and I'll never be a grafted—never be—" The girl suddenly ended in a long convulsive sob.

Lorimer got up and brought her a glass of water. "That's all right, Annabel," he said, "I always claimed that I had never broken up a family, but I guess here is where I begin. Now listen to me. We have two mills; one is at Belmar in Pennsylvania and the other is at South Haddon, Massachusetts. The one at Belmar is a big mill, where we employ over two thousand hands—the other is very small, where we don't make anything but silk goods. Belmar is a big manufacturing town, and there is plenty doing all the time. South Haddon is a typical little New England village on the water. The people are as narrow-minded as their streets are broad, and I should say the town lights go out about eight-thirty. From my point of view, it is Sunday there every day in the week, and they believe an automobile is a sure invention of the devil. Now, I can put you in the office at either Belmar or South Haddon, and in both places I will guarantee that you will be as completely lost to your mother and Mabel as if you had been dropped off a liner in mid-ocean."

"If I may," said Annabel, "I think I will go to South Haddon."

Lorimer looked up suddenly at the girl and then turned away to press an electric button. "All right, Annabel, all right," he said, "and I'll guarantee the bright lights of Broadway will never hurt your eyes in South Haddon."

II

IT was late in the afternoon when Lorimer, grimy and dusty from the long ride, stopped his automobile in front of South Haddon's only hotel. As the owner of the town's first and solitary industry, he was shown to the bridal suite, and, after he had changed his clothes, he found that there was still half an hour before supper to call on his old friend and protégée—Annabel Rand. The house stood at the end of a road which was shaded by great elms and overgrown with weeds and wild flowers and clumps of tangled grass. Indeed, if it had not been for the daily visits of the milkman and the canvas-covered cart of the butcher the wheel ruts would have disappeared completely, and the road would have become only a footpath. Annabel Rand's house was very much like the half-dozen others which faced on this almost forgotten lane. They were all square-built houses of shingles, warped and grayed by the storms of more than a hundred years. There were no trimmings of green, or white, or brown—nothing but the gray walls and gray roofs. But every house had its lawn and every lawn was bright with dahlias and marigolds and thyme and long rows of hollyhocks, so that the road seemed like a broad path dividing one great garden.

Lorimer found her sitting on the porch at the side of the little gray house. The porch overlooked the arm of a small landlocked harbor, which was the cause of South Haddon's being, and the lawn ran down to the water's edge. As he unlatched the gate, Annabel recognized her old friend and ran to meet him. She took both of his hands in hers and looked him fairly in the eyes. "And so you have come at last," she said. "I had begun to believe that you had almost forgotten the mills and me."

Still holding one hand, he swung her half around as if she had been a child. "Dear me," he said, "how you've grown, and so good-looking, too." The girl blushed and led him across the lawn to the house. They passed through a tiny hallway and a little sitting-room, with old-fashioned yellow paper and bright chintz curtains, and out on to the porch overlooking the bay. Lorimer glanced about him at the grass and the water and the nasturtiums which hung like a curtain about the piazza. "My, how good it all smells," he said. "How long has this been yours?"

"A whole year, and you never came to see."

"Two years I never came to see," he said. "Wasn't it terrible? But I heard all about you; how well you were coming on at the mills, and how successful and important you were. I intended to come, many times, but something always seemed to interfere. How are you—happy?"

"How do I look?"

"Radiant," he answered.

"And now," she said, "you must sit down and tell me all about everything." He dropped into a chair, and she sat on the edge of the porch with her feet resting on the soft turf. For a few minutes there was silence. Both knew what was in the other's mind, and yet neither cared to speak of it. It was Lorimer who broke the silence.

"Did you tell your mother or Mabel?" he asked.

The girl looked out at the water and shook her head. "No," she said, "did you?"

"Not me," he answered, "I wouldn't have dared."

"Do you—do you know what has become of them?"

Lorimer took out a cigarette from his case and lighted it. "Mabel, I understand," he said, "is abroad, and some time ago your mother closed the flat and went away—on the road, I think. She wrote me once or twice."

"Yes?" asked the girl. "For money, I suppose?" "Well, I believe it was—now that you mention it. But I haven't heard from her for a long time—a year, perhaps."

The girl rested her elbows on her knees and held her chin between the palms of her hands. "Poor old mother," she sighed, "poor dear old mother! And so she has gone back to work. Heavens, how she must hate it."

"I guess you're right," said Lorimer, "but I want to hear all about yourself. You're very comfortable."

The girl's glance swept the tiny, well-trimmed lawn and the quiet waters of the bay. "Indeed, I am," she said, "and it's all so cheap. Some day the Boston millionaires will discover the place, and this little lot will sell for thousands; now it rents for what I would pay for a hall bedroom in New York."

"Why don't you buy?" he asked.

"Buy?" she repeated. "I haven't the money, but I hope to have it some day, and then it will be all my own. Just think of it—all my own."

"You say that," said Lorimer, "as if you meant to live here always."

"Why not?" she asked. "It's the only home I've got. And then, besides, every foot of land I buy here, every friend I make, every hold of any kind, is a—well a sort of anchor to windward. You know what I mean?"

Lorimer nodded gravely. "Of course I understand. You mean there are times—times when South Haddon is a trifle difficult. I was a little afraid those times would come. After all, you were not born in South Haddon."

"It doesn't make so much difference just where I was born," she said, "it was the people who were responsible for my being at all. I'm full of their blood, and it's not very good blood, and just once in a while it breaks out and—and then I hate things. I even hate the people who work with me. I hate their miserable narrow minds, and I loathe the sight of their drawn, putty faces. They're starving over there, those men and women at the mills—starving in mind and body. They eat cold pie for breakfast and boiled meat once a week for supper, just because it costs too much to build

For a moment the girl hesitated. "Yes," she said slowly, "I have one friend, one great friend. He's a man."

"Oh," said Lorimer, "and he's a native?"

Annabel nodded her head.

"And you're going to marry him?" "I suppose so," she answered, "although no one but he and I know it. We haven't told any one yet. His folks don't like the idea very much. It's hard for you to understand till you know these people, but this boy's family goes back to the *Mayflower* and some of his relatives are swells in Boston, and yet he works at the grocery store. But his folks don't think so much of that as they do of the Boston relations and the ancestors that came over in the *Mayflower*."

"And they are against you," interrupted Lorimer, "because you didn't have any ancestors on that very overcrowded liner?"

"You know how it is with me. I couldn't tell them who I was and where I came from. My history begins with the day I started work at the mill."

"And what does he say?"

"He doesn't say anything. He just looks at my face."

"Pardon me," said Lorimer, "but is the young man the regular kind of sweetheart, or is he just another anchor to windward?"

The girl smiled. "No, he is the real thing—at least I try to think so. You probably wouldn't care for him, but you don't live in South Haddon. He wears pepper-and-salt clothes and a ready-made tie, and he works in the village store, but he's—that is, I think he is, different from the others." The girl looked down at the ground and pressed one heel into the soft turf. "And if he's not," she added, "I'll make him different. We will live here in this little house, and we will be as happy as we can be. We will both have our work, and we will have each other, and perhaps there will be children. Every morning he will go to the store and I will go to the mill, but our lives will really reach only to the end of the lane up there."

"And some day," said Lorimer, "I will turn up here with a fine large French touring car and pack you and your husband in the tonneau, and away we will fly to town and the white lights of Broadway."

The girl still looked out across the lawn and the quiet waters of the bay. She reached out her hand and patted Lorimer gently on the arm and spoke to him as if he had been a child at her knee. "The white lights of Broadway," she repeated. "I used to see them from the windows of the caboose you and the other boys paid for. Do you remember? No, my dear old friend, my world ends at the head of the lane, and you are the very last one who would ever take me beyond it."

Lorimer rose and held out his hand. "I'm off to the hotel now. But surely I am to meet the fiancé before I leave town."

Annabel looked up at him and smiled. "Of course you are," she said. "You must stay to supper, and David—that's his name, David Barr—will be in later. I suppose it really isn't right for the head of the handwork department to ask her employer to supper with her, but just the same she is going to insist."

"And so is the employer," said Lorimer. "I emphatically insist. And we might take a turn in the motor afterward?"

"Not that I'm afraid," she said. "People talk so in a small town. They wouldn't understand. Why not spend the evening here if it doesn't bore you too much? David wanted to go to a show to-night, but he didn't care to leave me alone. Now he can go and every one will be happy. I do hope you'll like him."

"A show?" asked Lorimer. "what kind of shows do you have at South Haddon?"

"I don't know," said Annabel, "just poor little shows. Half a dozen variety people get together and go from one small town to another, trying to pay their way through the summer months. They're very bad—ten-twenty-and-thirty, you know."

"Let's all go," he said. "It might be funny."

The girl shook her head. "No, it wouldn't be funny to you or me—tragic, that's all. With David it's different. He's only been to Boston once, and then he was too young to go to the theatre."

Lorimer and Annabel had finished their supper, and the table had been cleared, when David Barr appeared at the cottage. He was young and athletic looking—a broad frame with no superfluous flesh, a freckled face and blue eyes, a weak chin and sandy hair. He wore the pepper-and-salt clothes and the ready-made tie that Annabel had described, and he had well-meaning manners and no manner. He was glad to meet Lorimer and said so; he acknowledged that it was especially pleasing to him as it gave him the chance of going to the show.

"I don't like to leave the little girl alone," he added.

There was something in the words and more in the manner of their saying that Lorimer did not like. There was just a suggestion that Barr was patronizing the girl, and his whole manner was that of the master and the owner, rather than that of the lover. Lorimer recalled what Annabel had said about the difference in their social positions, and the thought pleased him even



"They had a row, and Barry Culver threw a chair on the stage"

a fire. Their only recreation is to hoard their money in stockings and old teapots, and go to the Social Hall on Saturday nights. I wish you could go to one of those Social Hall entertainments on a Saturday night." Annabel laughed aloud at the very thought.

"But I never let on—I never let them know," the girl ran on. "I keep my lips tight closed, and after the work is over at the mills I come back here, and it's so sweet, and quiet, and peaceful that it makes me feel better again. Sometimes I cry a bit and sometimes I go to work cooking my supper, and when that is over I go out to visit some of the old women in the village so that they will speak well of me, and sometimes I go to the library and help Nannie Cross with the books."

"More anchors to windward?" Lorimer asked.

"Yes," she said, "and I need them all. You don't know how hard I tug and pull at those anchors some days."

"But you must have some real friends?" he asked. "Some girls or men you can talk to in your own language."



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In ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

THE SINS OF THE MOTHER

(Continued from page 23)

less than it had before. And yet in the scheme of life she had mapped out for herself he could see that the marriage would probably be best. In her work at the mill, in her renunciation of the life into which she would have inevitably drifted in New York, in her efforts to quell the turbulent blood of her forefathers, she had proved her strength, and there was reason to believe that she would prove it again as the wife of David Barr.

Shortly before eight o'clock David started for the town hall and left his sweetheart and Lorimer talking in the little sitting-room. Lorimer smoked and Annabel told him in her own quaint way her plans for the future. How she well understood that she had risen nearly as high as any woman could rise in the mill, but for her husband she could do much. She was going to make him the most important man in South Haddon. And then through the open window there came the patter of hurrying feet; the door was flung back, and David stood at the threshold wild-eyed and disheveled. He was breathing heavily, and it was some moments before he could make himself understood.

"There's been a row," he panted, "up at the hall. The show was rotten, and the audience got so all-fired mad they began to hiss and hoot, and then Barry Culver threw a chair on the stage, and it hit one of the women, and they had to run for it in their stage clothes." David, still exhausted from running, fell into an armchair.

Annabel was sitting on the other side of the centre-table from him, her arms thrown out in front of her across the table, and the light of the lamp falling full on her white upturned face."

"Where did they run?" she asked. "I mean the actors; where did they run?"

"Why, they ran around Geyer's corner and cut for the depot, but we caught 'em all right and chased them all the way. They're locked in the station now waiting for the local. The crowd pretty nearly cleaned out Bill Wilson's store—they grabbed a lot of eggs and herring and pretty near a whole barrel of apples. Golly! I wish you'd seen the fun. We pelted them good; you see they couldn't run in their stage dresses."

"And there were women, too?" asked Annabel.

"Sure," answered David, his breath slowly coming back to him. "Sure, three women and four men. I guess we gave 'em a lesson they won't forget soon."

"And you," asked the girl, "you say that you followed them and threw things at them?"

"Certainly I did," David protested; "served 'em right. I don't know that I hurt any of 'em particular. Some fellow—I think it was Mell Dawson—hit one of the women in the head with a tomato. She was sort of old, and it knocked her out. They carried her into Mrs. Crandall's up the street. What's the difference, anyway, Annabel? They were only play-actresses."

The girl's face was as white as the marble centre-table, and her body was as stiff as a wax figure. She rose about an inch out of her chair, and then threw her arms out on the table in front of her and buried her head in them. David Barr pushed himself a little farther back in his chair; Lorimer took out his watch and put it back in his pocket without looking at it, and the clock on the mantel tolled out the seconds with the easy deliberation of the town clock striking the hours. And then the stiff lines of the figure at the table suddenly relaxed and Annabel pulled herself to her feet. Her eyes were dry, and the color was coming back to her cheeks, and there was the suggestion of a smile about her scarlet lips. The storm had come and gone, leaving in its wake two wrecks with their naked hulls beached and half buried in the sand, the blue sky overhead and the hot sun glaring down upon them. "You must go now, David," she said. "You must go away. You're a poor, cruel thing. It isn't your fault—that's the way you were born. You're cruel—that's what you are—cruel."

Barr rose slowly from his chair and shuffled clumsily to the door. Then he turned and faced her. He threw back his head, and his manner had regained much of its old braggadocio. "You're making a lot of fuss over nothing," he shouted. "I tell you they were actresses, and they gave a rotten show. They're robbers."

"Go," she said, "go, you fool! You're cruel, you're cruel! I tell you, you're cruel!"

The door slammed behind him, and Annabel would have fallen, but Lorimer caught her and half led, half carried her to a lounge. In a few moments the girl was almost herself again.

"What a fool I am," she whispered. "What a fool, but I'm all right now. Get me some water, please. Then we'll go and see about that poor woman. The beasts, the beasts, the inhuman beasts! Just because they were actresses!"

When Annabel and Lorimer reached the gate of the Crandall place, they found the garden peopled with dark figures. The men sat in lines along the fences or stood about the lawn in whispering groups, and as many as could crowded on the porch and peered through the half-closed shutters of the one lighted room. The room itself was half filled with the womenfolk of South Haddon. Some were hatless and others had shawls falling loosely over their heads and shoulders, and many wore only wrappers hurriedly thrown on in their great haste to see the scarlet woman. Most of them stood away and whispered about her, as if she was something apart—something less than a woman. But a few more brazen, but no more curious than the others, formed a semicircle about the couch on which she lay. When Annabel and Lorimer opened the door, the whispering suddenly ceased, and there was a break in the semicircle of women. A young man, the doctor of the village, rose from the side of the couch. At the sight of the newcomers a look of relief came into his face, and he crossed the room to greet Annabel. "I'm so very glad you came," he said. "The woman is only a little stunned and is suffering from shock, but she needs some nursing. Won't you speak to her now?"

"Is she well enough for us to take her to my place to-night?"

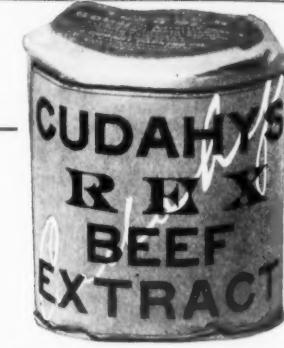
"Quite," said the doctor, "that is, if your friend will help us."

The woman was stretched at full length on the couch. Her hair was streaked with gray, and those parts of her face which were not covered by the daubs of grease paint and rouge were as white as the bandage about her forehead. She wore the stage clothes in which she had been forced to run from the theatre—a frayed scarlet velvet waist and a pair of yellow cotton tights, loose and stained with much usage. These were the first tights that the women in the room had ever seen, and to them tights had always stood for the emblem of sin.

Annabel crossed the room, and, kneeling at the side of the couch, gently brushed back the hair from the bandaged forehead. The woman weakly turned her head and the light of understanding slowly came into the half-closed eyes.

"It's I, Annabel," said the girl; "don't you know me, mother?"

The women who had been standing near the church stealthily drew back, and at the same moment the broad frame of David Barr loomed out of the shadows of the ill-lighted room. Quietly he brushed aside the doctor and Lorimer, and coming over to the couch put his arm about the girl and gently drew her to her feet. "Let me carry her home, won't you, Annabel?" he said.



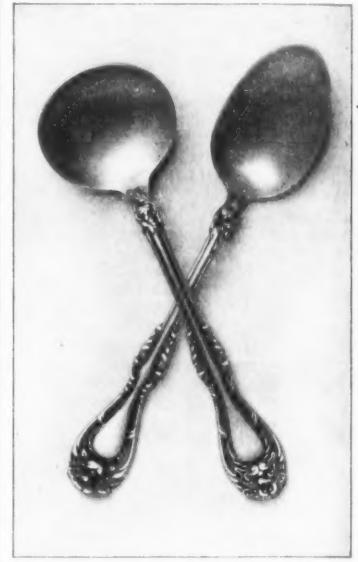
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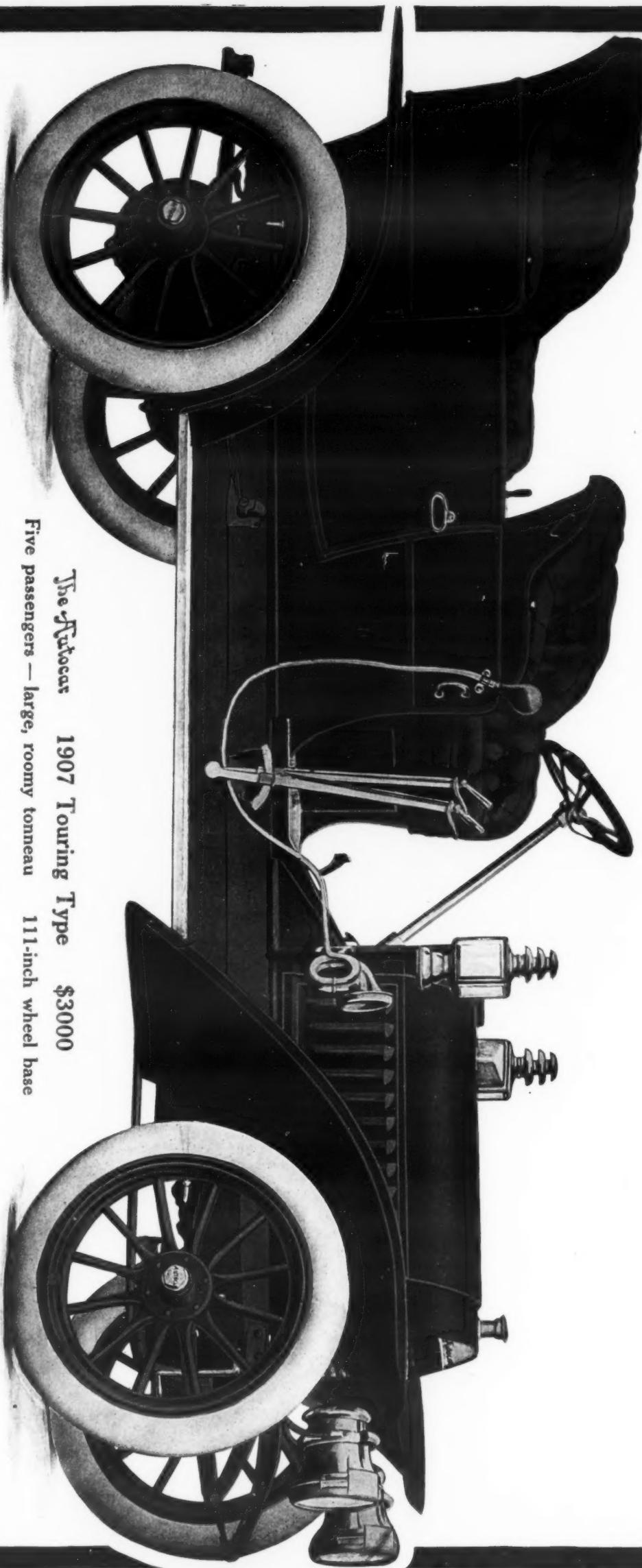
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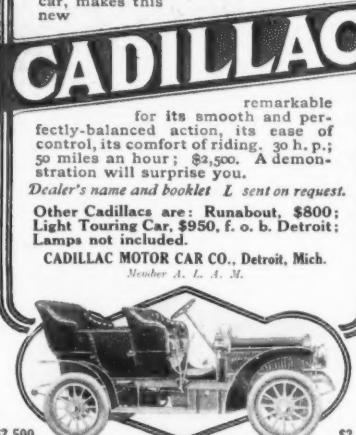
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DRYDEN AND THE PRUDENTIAL

(Continued from page 17)

his friends have reaped from the overflowing Prudential surplus. Some of it was got by selling their stock at vastly inflated prices. Some came in the shape of the profits from the banks and trust companies which they bought with Prudential money. Forrest Dryden, son of President Dryden, made an affidavit in 1902 to the effect that man who in 1875 had invested \$2,200 in the stock of the Prudential Company had made, by 1902, \$329,000. At that rate, the profits of all the owners must have been nearly eighteen million dollars.

Out of the surplus, the stockholders have paid themselves, in dividends, stock, or cash, the following sums:

1885	\$58,500
1887	59,800
1889	209,300
1890	418,600
1893	1,162,800

Since 1893 \$200,000 per year, or \$2,000,000 in all.

In addition, their stock of \$2,000,000 (actual cash, \$91,000—the rest water), with a nominal par value of \$100 a share, has a market value, for those who have sold it or care to sell it, of \$800 a share—a value due solely to the amount of the surplus of which the control was taken from the policy-holders in 1880.

Yet, after all the looting of that fecund surplus, there still remains sixteen million dollars. And Senator Dryden, who represents himself as less greedy than his associates, says that one of the trials of his position as president is resisting the demands of his fellow owners to divide some more of that sixteen millions among them.

That money consists of contributions from policy-holders. The policy-holders had control of it. Of that control they were, by a legislative trick, deprived; and those who planned and executed the trick divided the money among them. There you have all the elements of a simple and familiar situation. If five partners had a fund; if two of the partners took the fund and divided it between them—there would be the Prudential performance, shorn of technicalities.

* * *

The LETTERS of THEODORE and MARIA

Washington, September 13

MY DEAR MARIA:

Cert-ainlee!
Ask what you wish—refer to me.
Of course you kno I cudn't rob
The roost to give your Hubs a job.
But shud u vakansy occur
In enny plase you shud prefer
Like Iceland or Batavia,
Borneo, Guam, Belgravia—
Or wud His Hubbins like to be
Ambassador to Albany?
Of course this letter, as you kno,
Is strictly unoffishul, so
You mustn't menshun—not a wurd
Of what you've seen and done and hurd—
And after al, on seckund thot,
I do not reely think I ot
To promise ennything—in fact
The course of Presidential tact
Rekwires I can not do for you
What Duty bids me do.

Adoo to you,
Adoo, adoo!

Yours truly true, T. R.

Madrid, October 23

FRIEND THEODORE:

I'm glad to find
Like all Great Rulers you are kind.
Your letter offered so much hope
I ran and showed it to the Pope.
I rather felt you wouldn't mind;
You said 'twas unofficial, so
I took that liberty, you know.
It got around, and I confess
'Twas largely copied by the press,
An accident which I regret,
Considering its text—and yet—

Now one thing more I must request:
Since Bellamy requires a rest
Can't you arrange for him to get
A corner in your Cabinet,
Or can't you fix it in the fall
To make him Major-General?

This slight request
I would suggest—
But then, you do as you think best!

Adoo, adoo!

Yours truly true,
MARIA.

Why under the sun did you do what you done?

For the fun you've begun
Will cause consternation and light con-

versation
Thruout all creation
Clean down to the third and the fourth

generation.
The kings will be bawling and emperors

squalling
My name; and the queens when they

chance to go calling
Will giggle with glee in referring to me.

"He's pulling red-tape for a cardinal's cape,"

They'll think as they blink an unladylike

wink.
Your act
lackt

in tact
and you ot to retract.

Be just, as you must, or I surely will bust
With the turbulent ocean of mingled

emotion
Which trubbles my breast, disturbing

my rest.
My mind is made up, and for warfare I'm ready.

Yours hastily, tarty, and testily,

TEDDY.

Madrid, July 4

DEAR SIR:

Since your words are so very repelling,

I'll say that your manners are worse than your spelling.

Do you think you're a Sultan or Kaiser or Czar?

If so, you're mistook. You're a bear, so you are!

We asked for a plum and you gave us a prune—

We asked just a word and you whistled a tune.

Since you're willing to talk on all subjects from rats

To battleships, rattlesnakes, babies and flats,

It seems a great bore
That it makes you so sore

When folks quote your views upon cardinals' hats.

If your feeling's so fine about drawing the line,

I think I'll bring Bellamy home and resign.

Yours, etc., MARIA.

From Washington, immediate delivery.

I sed what I say and I'll say what I sed.
My wurds, like my spelng, ar simpul.

Yours, TED.

From Madrid by Cable.

Ampacking up Bellamy's suit-case to-day.

From Washington by Wireless.

Dee-lighted. Hooray !!



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This brand was first made in Havana, Cuba, in the same year that the English people hailed the birth of the present King. In the sixty years that have since passed, while the manufacture of the cigar has been transferred to Tampa, Florida, it is made to-day, as for the past two generations, from the same choice grade of Vuelta Abajo leaf, and for many years has enjoyed the largest sales of any Havana cigar in the world.

A mild cigar, but with the true, inimitable, Havana fragrance. Made in more than 150 sizes, priced from 3-for-25c. to 25c each. Sold everywhere; no other Havana Cigar has such a wide and general distribution.

HAVANA-AMERICAN COMPANY
Havana, Tampa and New York.

3,303

Salaries Raised

October, 1905	- 372
November, "	- 289
December, "	- 223
January, 1906	- 266
February, "	- 251
March, "	- 363
April, "	- 288
May, "	- 424
June, "	- 231
July, "	- 193
August, "	- 230
September, "	- 173
	3,303

This is a twelve month's record showing the number of men who have voluntarily reported an increase in salary and position, as a direct result of the help received by them from the International Correspondence Schools.

Their names, addresses and letters are open for public inspection and investigation.

This marvelous record tells better than words how well the I. C. S. enables men to make more money by fitting them for more important positions. These 3,303 were, most of them, poorly paid and had no chance of advancement until they called to their assistance the I. C. S.

Are you at this minute situated as they were?

If so, why not do as they did?—mark the coupon and have the I. C. S. show you, as it has shown many thousands of others, how you can qualify yourself to earn a high salary in the occupation of your choice.

There is nothing peculiar about your case. There is no obstacle either of time, money or location to hinder you. It's merely a matter of your own ambition.

To learn how it's done, mark and mail the coupon so the I. C. S. may know how to advise you intelligently. Mailing this coupon places you under no obligation whatever.

Will you send it to-day and thus take the first step toward a higher salary?



1 Bookkeeper	19 Civil Engineer
2 Stenographer	20 Building Contractor
3 Advertising Writer	21 Architectural Draftsman
4 Sales Writer	22 Collector
5 Window Trimmer	23 Structural Engineer
6 Commercial Law for Credit Men	24 Bridge Engineer
7 Illustrator	25 Mining Engineer
8 Civil Service	
9 Office	
10 Textile Mill Sup't.	
11 Electrician	
12 Electrical Engineer	
13 Mechanical Draftsman	
14 Telephone Engineer	
15 Electric Lighting Sup't.	
16 Railroad Engineer	
17 Surveyor	
18 Stationary Engineer	

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Please explain without further obligation on my part, how I can qualify for a larger salary in the position numbered _____

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Street and No. _____

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Fastest Long Distance Train in the World
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"America's Greatest Railroad"

This magnificent train is equipped with Pullman cars of the very latest design and has all the special features which have made the New York Central service so deservedly popular. Barber, Baths (Fresh and with Sea Salt), Valet, Ladies' Maid, Manicure, Stock and Market Reports, Telephone, Stenographer, etc.

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Buffalo, Detroit, Cleveland, Columbus,
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C. F. DALY, Passenger Traffic Manager, NEW YORK



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The Overland Limited

Leaves Chicago daily, electric lights in every berth—all the latest books and papers—news of the world bulletined twice daily and in extras when occasion warrants.

via
Union Pacific
Southern Pacific

Write for booklets telling about California, to

E. L. LOMAX, G. P. A.
Omaha, Neb.



Sure Profits!

You can start a business of your own—simple, certain and profitable in any locality, and with a trifling outlay for machinery!

Concrete Building Blocks are replacing brick, stone and lumber everywhere, because more durable, ornamental and cheaper. May be manufactured anywhere, at half the cost of brick, and yet pay the manufacturer a profit of one hundred per cent!

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assure a business of wonderful profits to any man, without the necessity of previous experience. One man can do all the work, starting the business on little capital, and on as small a scale as desired.

The Ideal Concrete Machine is simple, rapid and adaptable. Has no cogs, chains, wheels or gears to wear out, and will positively last a lifetime. Makes blocks with plain, tooled or ornamental face, or natural stone effect.

Write for catalogue and complete details of the most profitable and certainly successful business for the man with small capital. It's freely yours for the asking.

IDEAL CONCRETE MACHINERY CO.
Dept. D, SOUTH BEND, IND.



Sale of Pianos Returned from Rental

This has been one of the greatest years ever known for people to rent pianos in Chicago. All classes of pianos have been in demand—the Steinway, Weber, Krakauer, Washburn, Sterling, Huntington and many other celebrated pianos have been used in large numbers. These rented pianos are now being returned in great quantities to the largest Chicago Music House, Lyon & Healy. Their position in the matter is this: These pianos can no longer be classed as new, they must be sold as second hand, no matter how little they may have been used by the persons renting them. Some of them, as a matter of fact, have merely been standing in a private parlor for six months or a year.

If you want one of these pianos or if you think you might be interested, why not drop a postal to Lyon & Healy for particulars? State about the kind of a piano you would like, and they will send you quite a list to look over. On every one of these pianos you are sure to make a large bona-fide saving. Furthermore, you may be certain that any one of these pianos will be exactly as represented, for Lyon & Healy particularly guarantee this fact. These pianos may be purchased for a small cash payment and easy monthly payments when desired. Write in the near future for the list to Lyon & Healy, 7 Adams Street, Chicago.

PROSPERITY CRIES "MORE CARS," AND OREGON HAS DEVISED A PLAN TO MAKE MR. HARRIMAN SUPPLY THEM

By JOHN E. LATHROP

FROM cities, towns, and villages, from farms, factories, ranches, and mountains, poured forth recently an army of angry citizens to meet at Eugene, centre of the famed Willamette Valley, rich province in the kingdom of E. H. Harriman. There were men of labor's stamp, men of miner's garb, men of well-groomed mien from Portland, men of every shade of political belief.

Hotels were filled; citizens opened their homes. The little city on the banks of the Willamette was for the time the centre of a propaganda which bodes discomfort for the railroad usurpers of industrial power.

"We want cars in which to haul our products to market!" cried the first speaker in the mass meeting.

The applause was deafening; that was the key-note of the gathering. A legislative program was outlined, and all newspapers of the State printed it with commendation. That program is the expression of an outraged people. It will be carried through in January when the Assembly meets at the State Capital. These are the numbers billed for the Assembly performance:

Act One—A reciprocal demurrage bill. Act Two—A maximum rate bill. Act Three—A railroad commission.

Railroad commissions are well known and often tried expedients in many States; rate bills have become familiar in commonwealth and national legislation. But the reciprocal demurrage law—that is what meets the exigencies of the situation and may end the car shortage and accelerate railroad kings.

What is reciprocal demurrage? It is the people's "Big Stick" with which in that State the railroads will be compelled to supply cars when needed, or pay a given sum as a penalty each day during which they delay in doing so.

For years it has been the universal custom for all railroads to charge demurrage to shippers—when a car is asked for and switched to a certain mill, and the shipper fails to load it in the following twenty-four hours, there is a charge of, say, \$10 for each day in which the car stands on the sidetrack unloaded. It is a rule against which shippers have not rebelled; for it is manifestly just and protects the busy railroad from the occasional negligence of careless shippers.

To Make the Rule Work Both Ways

Immense sums have been thus collected from the manufacturers and grain dealers and others who ship in car lots. It is proposed now in Oregon to make this excellent rule work both ways. Apply it to both shipper and transportation company. In January a law will be passed—and the bill therefor will not rest long in the desk of any committee chairman, either—for reciprocal demurrage; the car shortage will then be at an end. The request of the shipper for a car will be a command for a car; for every day in which the car is not supplied after the first twenty-four hours the railroad must pay the shipper \$10.

On the other hand, the bringing of a car to the siding of the factory and the notification of the shipper that it is ready for his uses, will be the means of extracting from that shipper's pocket \$10 for every day in which he fails to load it, after the first twenty-four hours.

Why have not the roads supplied cars for the goods of the factories and the farms? The answers might be various. The business men of the West—for Oregon is not alone in its revolution; other reciprocal demurrage bills will be passed this winter—have discovered that Mr. Harriman has plenty of money with which to buy up the mileage of the United States, and has had capital sufficient to make him the railroad emperor of the nation. Yet, for years he has pleaded to those Westerners that he simply could not get cars from the shops of the East; that the orders were larger than the shops' capacities.

Some Western men declare that Mr. Harriman might build his own shops. He may do as he pleases, after January, in one State; but he must supply cars.

Those Western business men thought that a man who commanded the billions controlled now by Mr. Harriman certainly might secure an interest in existing car plants somewhere, so that he could get cars built. However that may be, after January in Oregon he must either have cars enough or pay \$10 a day demurrage. When it is considered that Oregon alone needs right now more than 2,000 cars, which she can not get, it will be seen that that reciprocal demurrage bill means that Mr. Harriman might have to pay \$20,000 a day penalty for failure to meet the needs of the shippers. Potentially, then, the people of Oregon purpose to construct a financial club worth \$6,000,000 a year with which to batter the "Wizard of Wall Street." But, of course, before 1907 shall have passed, Mr. Harriman will have found cars somewhere; else he will have recouped in part the losses suffered by Oregon shippers through his failure to perform his duty as a common carrier.

Car Shortage Paralyzes Industry

The movement in Oregon is only the counterpart of similar enterprises in other States; from all quarters come complaints that car shortage has paralyzed many industries. The people have heard of the evils of rebates, whereby the railroads discriminate against the many industrial concerns in favor of the few more powerful. Informed men assert that fully as unjust discriminations, as disastrous in results, have been practised under the plea that the roads were unable to procure cars; at the same time, some concerns were supplied with rolling stock, and promptly shipped their output, while others gnashed their teeth in rage as they witnessed the favors conferred on their competitors.

Oregonians are the more enraged at the failure of Mr. Harriman to perform his duty as a common carrier there because they have remembered, first, that the "Wizard of Wall Street" has found money enough to buy Illinois Central, Chicago & Alton, Baltimore & Ohio, and other properties, and yet has not been able to utilize that money or a part of it to induce car builders to sell him cars at the "going prices"; and, second, because they have been gathering statistics showing that the Harriman lines have received in land grants from the Federal Government in Oregon alone 5,888,000 acres as a subsidy. So enormous was this subsidy that it equaled \$35,000 a mile for all the lines controlled by Mr. Harriman in that State.

At this time the Harriman lines in Oregon retain more than 2,000,000 acres in western counties, in one of which the railroad owns more than half the area; yet Mr. Harriman refuses to sell those garden spots of the world.

But, reciprocal demurrage—that will solve the problem; car shortage will be merely a page of history when the law becomes effective.

PURE AT THE SOURCE

Milk is the chief article of food in the sick room and hospital. Every physician and nurse should know the source of supply before ordering in any form. It is not enough to know that it comes as "country milk," Borden's Eagle Brand Condensed Milk, the original and leading brand since 1857. Integrity and experience behind every can—advt.



Healthful and clear
as a winter morning is
this cleaning, healing
and most refreshing
liquid dentifrice.
As the beautiful snow
refreshes the air and
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earth with its invigorating
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25¢ EVERYWHERE
SAMPLE FREE
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Resolve to Save

Your money is helping other people to get ahead. Make it help you. You can tuck away a dollar a week almost without knowing it. In only five years, when that dollar a week has piled itself up to \$293, you will appreciate the value of systematic saving.

Begin the New Year by saving something every week. If you have a Christmas check, start with that. The money you put in the bank at 4% is working for you. It won't take many years to have enough to buy a home or start in business. Our system of banking by mail at 4% is more convenient than if you lived next door to our large, safe bank. Besides, you will not be so likely to "draw it out," but will let your money pile itself up, and add to it regularly.



Union Trust Company
Dept. G
Providence, R. I.

ASSETS \$31,000,000 DEPOSITS \$28,000,000

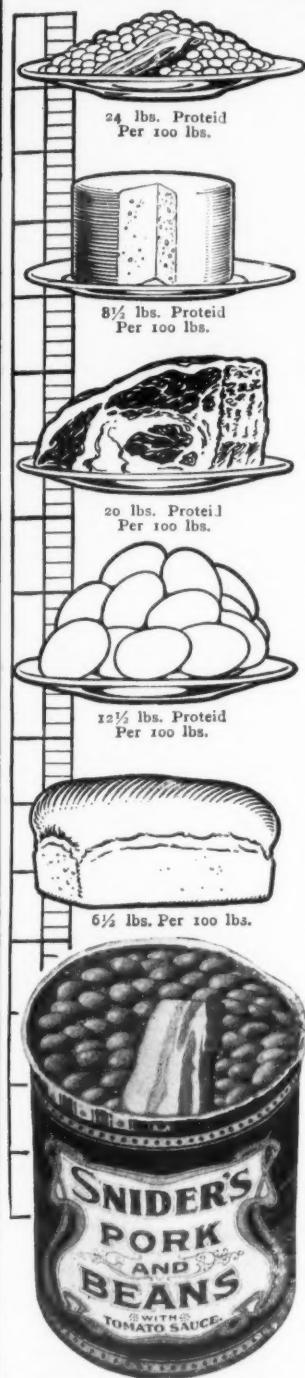
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THE ELECTRO-SILICON CO., 30 Cliff St., New York
Grocers and Druggists sell it

Beans are "Nuggets of Nourishment"



FEW people understand *why* Beans are so nourishing.

Down among the roots of every Bean stalk there is a small army of little Nodules working to enrich the Bean berries beyond all other Vegetables, and beyond all other foods of twice their cost.

These Magicians have the unique power to seize Nitrogen from the air and fix it (in nitrates) around the roots.

And, this Nitrogen is then carried up through the stalks, by Nature, accumulating in the Beans as Nitrogenous Proteid.

• • •

Now, the word "Proteid" means "pre-eminent."

And, Nitrogenous Proteid is so named because it is the most valuable of all food factors—that which builds, re-builds, and repairs, Human Tissue, Muscle, Flesh and Blood.

Other food-factors merely supply Heat and Energy to the human machine which *Proteid* builds and repairs.

(*Proteid* can supply Heat and Energy a'so, but being much rarer would do so at a higher cost than through the use of Carbohydrates.)

Bread, for instance, has only about $6\frac{1}{2}$ pounds of *Proteid* per 100 pounds.

Bacon has only 8 pounds, Cream Cheese $8\frac{1}{2}$ pounds, Eggs $12\frac{1}{2}$ pounds, while Beef contains but 20 pounds of this most powerful *building material* (*Proteid*) in every 100 pounds.

But Beans, as grown and selected for "Snider Process," contain 24 pounds of Nitrogenous Proteid in every 100 pounds, with practically no Fat.

Consider what *that* means for muscular body-building, without excessive *Fat building*.

• • •

When these highly nitrogenous Beans are "Snider-Processed" their *digestibility* is doubled through their being made very *porous*, so that they freely absorb the digestive juices.

The "Snider Process" eliminates, at the same time, that bitter flavor natural to all Beans, and reduces to a fraction their useless surplus of Sulphur.

That sulphur, turning into Sulphuretted Hydrogen Gas, is what causes Flatulence, Colic, "Wind on the Stomach," you know, when ordinary beans are eaten.

The "Snider Process" also renders the Beans mellow, cheesy and firm to the tooth though porous and tender, permitting them to freely absorb the delicious Snider Tomato Catsup with which they are generously surrounded.

This appetizing Snider Tomato Catsup is made, you'll note, from strictly *sound*, red-ripe Tomatoes, delightfully seasoned with seven fine Spices, instead of with the usual single Cayenne Pepper.

Buy your *first* tin of ready-cooked "Snider Process" Beans to-day.

Cut it open, before heating, and compare its contents with the best brand of Pork & Beans you have ever used before.

If you do not find "Snider Process" Pork & Beans more inviting to the eye, finer-flavored, more delicious and more digestible, you can get your money back from the Grocer.

This advertisement is your authority for the refund.

The T. A. Snider Preserve Co., Cincinnati, O., U. S.



Model G
45 H.P.
1907
Series 2
7 Passenger

We are the oldest builders of high powered cars.

We build the only thoroughly reliable motor car.

No car at any price contains the high grade material or careful workmanship that is found in the Royal Tourist.

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The Royal Motor Car Company
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Write for advance information about 1907 car

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STARK FRUIT BOOK
shows in NATURAL COLORS and
accurately describes 216 varieties of
fruit. Send for our terms of distribution.
We want more salesmen.—Stark Bros., Louisiana, Mo.



"THE ONLY WAY"
**CHICAGO-ST. LOUIS
KANSAS CITY
AND POINTS BEYOND**

GEO. J. CHARLTON, GENERAL PASSENGER AGENT
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SPECTACLES of all kinds.
to order; largest equipment
lowest prices. Send sample or order
for low estimate and best expert advice.
FREE
THE EAGLE TOOL CO., Dept. C, CINCINNATI, O.

IN ANSWERING THESE ADVERTISEMENTS PLEASE MENTION COLLIER'S

New Edison Records for January



SEND for these three books to-day. They are the Edison free library for lovers of the Phonograph—new every month; free to every asker. Mailed December 27th.

Do you remember to buy new records for your Edison Phonograph? Have you forgotten how you liked the records you now have when you first got them? Do you notice how entertaining they are to your guests who hear them for the first time? Then bear in mind that every new record renews your interest in your phonograph. It is time you had some new music.

When you bought your first supply of records, you possibly bought the things you liked at that time. There are other good things—perhaps different from what you liked then, but which appeal to you now; which appeal to your friends. Besides, there are new records every month.

The Edison Phonograph is the same phonograph. It is the records which change.

Go to your dealer and hear the new records.

Three Books Free—Send for the complete catalogue of Edison Records, the Supplemental catalogue of Edison Records for January and the Phonogram, describing the records for January. All published December 27. They will give you new interest in your Edison Phonograph.

National Phonograph Company
12 Lakeside Avenue

Orange, N. J.



EVEN John Philip Sousa, who has no use for phonographs, has been forced to recognize the Edison Phonograph as a formidable competitor. The two-step king says that people will no longer go to concerts if they can have music in their own homes so easily and so cheaply as they can with the Edison Phonograph.

This is an unwilling tribute, but it nevertheless is a tribute. The man who has an Edison Phonograph has a concert in his own home. Even a king could not have more. At a store in your town you can hear the Edison Phonograph right away.

We will be glad to send free to any one who asks an interesting illustrated book showing the great variety of entertainment to be had with the Edison Phonograph.

National Phonograph Company
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To everyone who owns a home or expects to build, the question of modern bathroom equipment is of the most serious import. The installation of

"Standard" Porcelain Enamelled Ware

has a vital influence not only upon the value of your property, but upon the health of the entire family for years to come. Its one-piece construction guarantees sanitary perfection; its pure, snowy-white surface is a safeguard against uncleanly accumulations, and its beauty of design is the source of unlimited pride and satisfaction in usage.

Our Book, "MODERN BATHROOMS," tells you how to plan, buy and arrange your bathroom, and illustrates many beautiful and inexpensive as well as luxurious rooms, showing the cost of each fixture in detail, together with many hints on decoration, tiling, etc. It is the most complete and beautiful booklet ever issued on the subject, and contains 100 pages. FREE for six cents postage, and the name of your plumber and architect (if selected).

The ABOVE FIXTURES, No. F-30, without shower, can be purchased from any plumber at a cost approximating \$167.75—not counting freight, labor or piping—is described in detail among the others.

CAUTION: Every piece of Standard Ware bears our Standard "GREEN and GOLD" guarantee label, and has our trade-mark "Standard" cast on the outside. Unless the label and trade-mark are on the fixture it is not Standard Ware. Refuse substitutes—they are all inferior and will cost you more in the end. The word "Standard" is stamped on all our nickelized brass fittings; specify them and see that you get the genuine trimmings with your bath and lavatory, etc.

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Now is the time to plan your California trip. We invite your inquiries on the subject, and will lend you our full help to arrange all preliminaries. If you have never visited California you should write us for our beautifully illustrated book on the Golden State. It tells what California holds that is of special interest to you, the things you can do and see there, the opportunities for making a living on a small capital and under easy working conditions, and the marvelous variety of means for recreation.

Three fast daily trains to California. The Overland Limited, Electric-Lighted, and the China & Japan Fast Mail via the Chicago, Union Pacific & North-Western Line; the Los Angeles Limited, Electric-Lighted, via the Chicago & North-Western, Union Pacific and Salt Lake Route. Our booklets tell all about them. Write to any representative below.

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CHICAGO, ILL., 212 Clark St., City Ticket Office
DETROIT, MICH., 12 Campus Martius
BUFFALO, N. Y., 201 Main St.
TORONTO, ONT., 3 East King St.
MILWAUKEE, WIS., 99 Wisconsin St., City Ticket Office

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"DEATH OF THE FIRST-BORN" COPY'T 1905 WM. H. DRAKE, A. N. A. This painting was awarded the \$1000.00 Prize in the Osborne Company's Fourth Annual Artists' Competition

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Osborne Art Calendars are not mere "calendars," but actual works of the fine arts, with pictures that are high-class reproductions of original paintings by representative and distinguished American and European painters.

Not every calendar with a picture on it is an art calendar—look for the "Osborne" imprint.

THE OSBORNE COMPANY
Hubert and West Sts., New York

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Christmas in the Surf

is fun only in — California — along the Coast Line-Shasta Route, trail of the Padres, with magnificent scenery of mountain, shore and valley — and climate beyond compare.

Great Resorts — Santa Barbara, Paso Robles Hot Springs, Del Monte, Santa Cruz, Big Tree, San Jose, San Francisco, Sacramento, Shasta Region, Rogue River, and Willamette Valley to Portland, Oregon; along the trail, a hundred years old, of the Franciscan friar. For a copy and a sample copy of the beautifully illustrated magazine, *Sunset*, send 15 cents to Chas. S. Fee, Passenger Traffic Manager, Dept. P. Southern Pacific Co., Union Ferry Building, San Francisco, California.

Road of a Thousand Wonders is a charming story book of over one hundred beautiful pictures in colors telling of the wonderful journey from Los Angeles, California, through Santa Barbara, San Luis Obispo, Paso Robles, Hot Springs, Del Monte, Santa Cruz, Big Tree, San Jose, San Francisco, Sacramento, Shasta Region, Rogue River, and Willamette Valley to Portland, Oregon; along the trail, a hundred years old, of the Franciscan friar. For a copy and a sample copy of the beautifully illustrated magazine, *Sunset*, send 15 cents to Chas. S. Fee, Passenger Traffic Manager, Dept. P. Southern Pacific Co., Union Ferry Building, San Francisco, California.

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Compare the Stetson Shoe with any other—say the one you take off in the shoe store—compare the quality of the leather—look at the stitches in each—count them—slip your foot into the Stetson and you will know you've found the better shoe.

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We will send a sample line to any reliable dealer

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Your dime is yours. Don't accept any substitute for Egg-O-See.

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FREE book "back to nature"

The book contains nearly fifty recipes for meals—all different. It gives suggestions for bathing, exercise and physical culture. It tells how to keep well and strong as nature intended.

The book has been prepared at a great expense and is illustrated with full figure pictures both for men and women.

This is a splendid book and every reader of this paper should have a copy. Just drop a line saying: "Please send me a copy of your free book 'back to nature.'" Address

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ASK ANY READER!

There is one thing you can be sure of in the numbers for the coming year. One feature in each issue will be of such paramount importance and universal interest as to dominate the magazine world for that month.

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Regular Price Per Year	Our Price
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Both magazines must go to same address, and no substitutions of other magazines.

Special Offer

Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
Harper's Bazar	1.00
Total	\$2.00

Both magazines must go to same address, and no substitutions of other magazines.

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Total	\$5.00

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Half-price Offer

Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
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Reader Magazine	3.00
Home Magazine	1.00
Total	\$6.00

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Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
Lippincott's	2.50
American	1.00
Total	\$4.50

This combination with MoToR \$4.90
The National Magazine of Motoring

Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
World's Work	3.00
Delineator	1.00
McClure's	1.00
Total	\$6.00

This combination with MoToR \$5.40
The National Magazine of Motoring

Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
Woman's Home Companion	1.00
Total	\$2.00

This combination with MoToR \$3.40
The National Magazine of Motoring

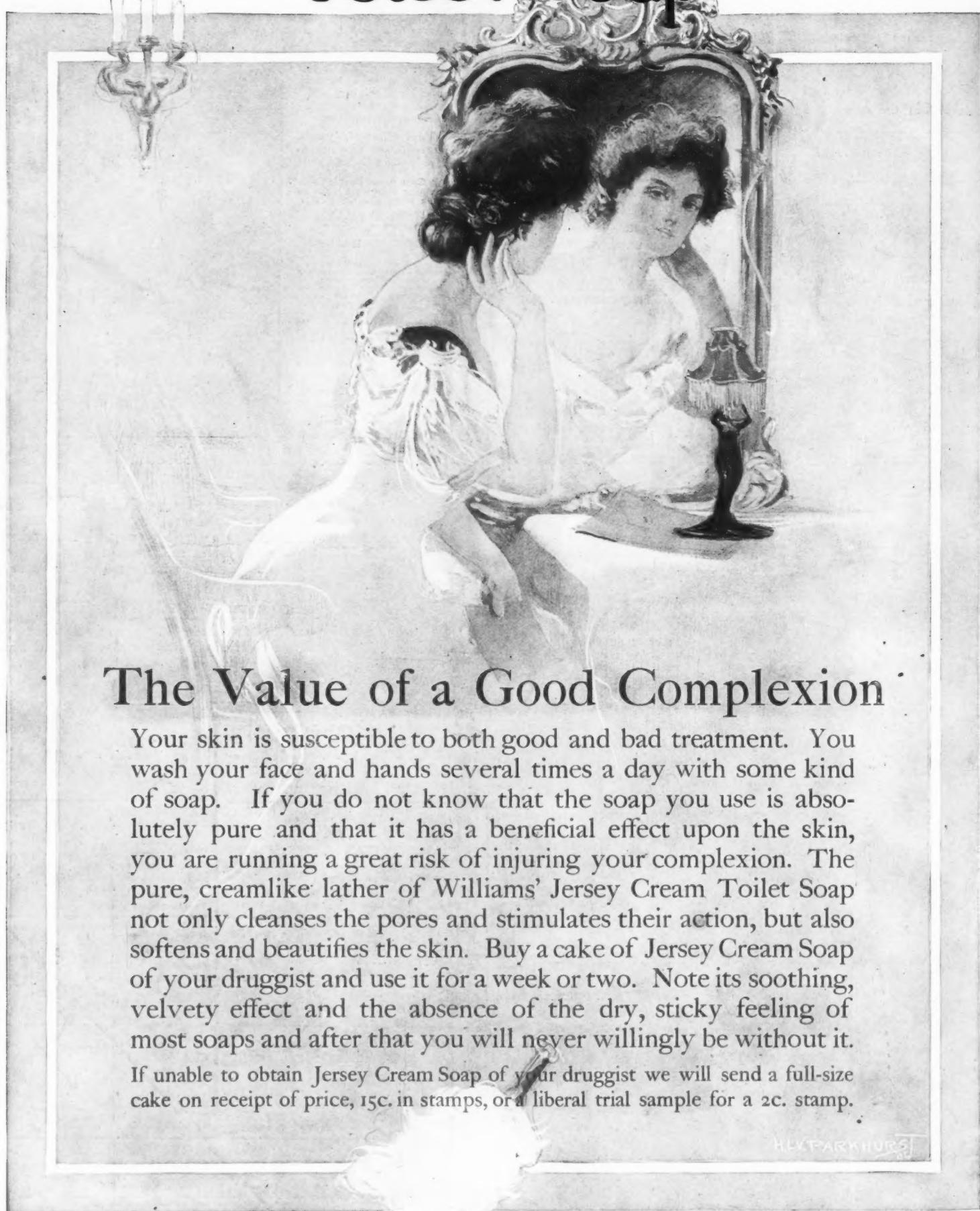
Regular Price Per Year	Our Price
COSMOPOLITAN	\$1.00
Review of Reviews	3.00
Woman's Home Companion	1.00
Total	\$3.00

This combination with MoToR \$4.70
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Williams' Jersey Cream Toilet Soap



The Value of a Good Complexion

Your skin is susceptible to both good and bad treatment. You wash your face and hands several times a day with some kind of soap. If you do not know that the soap you use is absolutely pure and that it has a beneficial effect upon the skin, you are running a great risk of injuring your complexion. The pure, creamlike lather of Williams' Jersey Cream Toilet Soap not only cleanses the pores and stimulates their action, but also softens and beautifies the skin. Buy a cake of Jersey Cream Soap of your druggist and use it for a week or two. Note its soothing, velvety effect and the absence of the dry, sticky feeling of most soaps and after that you will never willingly be without it.

If unable to obtain Jersey Cream Soap of your druggist we will send a full-size cake on receipt of price, 15c. in stamps, or a liberal trial sample for a 2c. stamp.

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